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Money Advice Outreach Evaluation: The Provider and Partner Perspectives

Laurie Day, Sharon Collard
and Vicky Davies

ECOTEC Research & Consulting Ltd
and the Personal Finance Research Centre

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Glossary

List of abbreviations	
A4E	Action for Employment
BERR	(Department for) Business, Enterprise and Regulatory Reform
CAB	Citizens Advice Bureau
CLAC	Community Legal Advice Centre
CLAN	Community Legal Advice Network
CLS	Community Legal Services
DTI	Department of Trade and Industry
DVLA	Driver and Vehicle Licensing Agency
FIF	Financial Inclusion Fund
FIT	Financial Inclusion Taskforce
FTE	Full Time Equivalent
GP	General Practitioner
LSC	Legal Services Commission
LSRC	Legal Services Research Centre (the independent research division of the Legal Services Commission)
MoJ	Ministry of Justice
NOMS	National Offender Management Service
NRF	Neighbourhood Renewal Fund
OfT	Office for Fair Trading
PA	Personal Adviser
PFRC	Personal Finance Research Centre
SLA	Service Level Agreement
SQM	Specialist Quality Mark
YOI	Young offender institution
YOT	Youth Offending Team

Executive Summary

1. Introduction

- The Legal Services Commission (LSC) is the public body responsible for providing legal aid in England and Wales. In 2005, the LSC received £6 million from HM Treasury's Financial Inclusion Fund to pilot different methods of money advice outreach in England and Wales. The pilot programme was funded for a three year period, from 2005 to 2008. The money advice outreach pilot projects commenced service delivery on a rolling basis between January and July 2006.
- In September 2006, the Legal Services Research Centre (LSRC) commissioned ECOTEC Research & Consulting Ltd and the Personal Finance Research Centre (PFRC) at the University of Bristol to evaluate the process of setting up and delivering the money advice outreach pilots. The LSRC had overall responsibility for the evaluation of the pilot programme. This was a multi-phased evaluation, comprising three phases of work. This final report presents the summative findings from phase two of the process evaluation – the provider and partner perspectives, drawing upon a mix of quantitative and qualitative evidence that were reviewed during the eighteen month evaluation period.

The money advice outreach pilot programme

- The overall aim of the money advice outreach pilot programme was to take legal and advice services to locations which were already used by potential clients but where money advice services cannot ordinarily be accessed.
- As well as providing money advice in new locations, the pilot programme was also seen as an opportunity for contractors to test new methods of service delivery and develop new partnerships.
- A project board, jointly chaired by the LSC and the then Department of Trade and Industry (DTI) now BERR, was established to oversee the LSC's money advice outreach pilot programme and the DTI's (now BERR's) face-to-face debt advice project.

The money advice outreach pilot projects

- In 2006, the LSC awarded contracts to 22 organisations to establish money advice outreach pilot projects in England and Wales. The amount of funding ranged from around £60,000 to almost £1 million (depending on the number of advisers and the

length of the contract) to fund project activity over a three-year period, with actual debt advice delivered over approximately a two-year period. More than 40 full-time equivalent caseworker posts were created across the pilot programme.

- The majority of contractors were voluntary sector organisations, including Citizens Advice Bureaux, independent advice agencies and other information and advice services. Two contracts were awarded to commercial providers.
- A few projects were able to begin delivering advice towards the end of January 2006; most of the rest were up and running by mid-April 2006.
- At the time the evaluation fieldwork was completed (November 2007), the pilot projects had worked with a wide range of partner organisations to deliver advice from well over 100 different outreach locations. The partner organisations with which the pilots were working fall into five broad categories:
 - i. **Family support services**, including Sure Start Children's Centres and other family resource centres.
 - ii. **Housing support services**, including housing offices, hostels and refuges.
 - iii. **Organisations in the justice system**, including prisons, young offenders institutions, the probation service, magistrates and county courts.
 - iv. **Community finance organisations** such as credit unions, credit union collection points and other Community Development Finance Initiatives (CDFIs).
 - v. **Other community-based organisations**, including community centres, Jobcentres, local authority customer service centres and one-stop shops, mental health units and libraries.

2. Programme management

- Pilot projects were generally successful in establishing new partnerships to deliver debt advice to target groups. Some projects experienced difficulties engaging certain types of partners, such as the probation service and extended schools.
- Pilot projects emphasised the importance of early engagement with partner organisations at both strategic and operational levels in order to establish effective joint working arrangements. The practicalities of delivering debt advice at outreach venues also had to be agreed with partner organisations early on, from negotiating access to interview rooms to raising awareness about the advice service among staff and service users.
- There were considerable challenges to setting up projects in prisons and young offender institutions, mainly around negotiating access and obtaining security clearance for advisers.

- Going forward, clear channels of communication and ongoing relationship management were crucial to ensure a sufficient flow of referrals and to address any issues that arose.
- The ability of some pilot projects to establish and maintain advice provision was hampered by problems recruiting and retaining advisers. Staff absence and lack of administrative support also impacted on their ability to meet service delivery targets.
- On the whole, pilot projects were satisfied with the level of help and support they received from the LSC. Their main complaint centred on difficulties capturing the monitoring information required for the programme. The other key concern was around meeting targets, and the possible implications if they failed to do so.
- Pilot projects were very keen to continue providing a service to financially excluded clients after the end of the pilot programme in March 2008. They were concerned about the impact on clients and others in need of advice if the service did not continue.
- At the time of the follow-up interviews in Autumn 2007, none of the pilot projects had any definite plans about how the service would continue after March 2008. Several were awaiting a decision on further government funding before taking action.
- If no further government funding was forthcoming, most projects planned to explore alternative funding options. Any funding they could secure, however, was likely to be on a much smaller scale, requiring the service to be scaled back. Concerns were expressed about the possible displacement of funding for debt advice services by the Financial Inclusion Fund.
- Projects who had already been in discussion with partner organisations about future funding had received a mixed response. Most partner organisations felt it unlikely that their organisation would buy-in or match-fund the service after March 2008, although one pilot project had been successful in securing follow-on funding from a Housing Association.

3. Delivering outreach money advice: an overview of the pilot projects

- The pilot projects aimed to increase access to debt and welfare benefits advice by using existing methods of outreach service delivery, combined with the development of new and existing partnerships to target financially excluded people.
- Some projects mainly targeted 'organisational communities' e.g. partnering with housing associations to target social tenants. Others focused on delivering advice to particular geographical communities. A number of projects combined elements of both.

- The most common method of service delivery was for advisers to run advice sessions in geographical locations where debt and welfare benefits advice was not usually available. A small number of projects operated office-based services, including one which largely delivered advice through an existing network of video-link portals.
- Based on the available monitoring data from the period from March 2006 up to and including November 2007), we estimate that the pilot delivered debt advice at around 170 to 180 outreach venues (including video-link portals and venues where advice was available on demand). Debt advice had not been available at around seven in ten of these venues before the pilot projects were set up. This figure rose to nine in ten if video-link portals and venues where advice was available on demand were excluded.

Identifying and engaging target groups

- Referrals from partner organisations were the main way in which potential clients were identified and engaged in the advice process. Partner organisations tended to generate referrals by acting as problem noticers, and some partners such as housing providers and civil courts were better-placed to do so than others.
- Training for partner organisations to act as problem noticers may help increase the volume and quality of referrals that a pilot project receives. Time for partnership management was also highlighted as an important part of developing and maintaining levels of referral.
- A small number of partner organisations (notably prisons and young offender institutions) identified debt problems during the course of a routine process or standard procedure. In order to be effective, this type of screening required sufficient throughput of potential clients and a clear line of responsibility within the partner organisation.
- As well as referrals from partner organisations, potential clients were also identified through cross-referrals between different projects run by the same organisation, and self-referrals which were generated by promotion and marketing activities as well as word-of-mouth recommendations.
- For the most part, referrals were made manually –e.g. by telephone or using referral forms. One pilot project operated an online referral system by which partner organisations could make referrals for advice via a website.
- Numbers of referrals from partner organisations varied considerably. Some were found to be disappointing, where the relationship was not maintained during the pilot programme.

How was advice delivered?

- Advice was largely delivered face-to-face, mainly on an appointment basis, and usually at an outreach venue. For practical and cost reasons, most projects did not offer appointments in clients' homes unless absolutely necessary, e.g. if the client had physical or mental health problems. In a few cases, home visits were the predominant method of service delivery because an outreach venue was not conducive to delivering advice. In some of these situations, halfway venues (which are not regular outreach venues but are located in the community) may be a useful alternative to home visits.
- Non-attendance at appointments was highlighted as a problem by several projects. It could be mitigated by tactics such as telephoning clients or sending them a text message on the day of their appointment, but some level of non-attendance is probably unavoidable when working with vulnerable and excluded people.

What level of advice was delivered?

- The quantitative monitoring data indicates that, across the pilot programme as a whole, casework was the most common level of advice provided.
- Clients were often said by provider staff to have presented with complex, multiple problems, of which problem debt was just one aspect. As a result, project coordinators and advice workers said that casework could be time-consuming and involve several appointments. Ideally, what clients required was a package of help and support from a range of agencies, in order to address some of the problems that might underlie their financial difficulties.
- The logistical issues of delivering advice at outreach venues (particularly prisons and young offender institutions) impacted on the amount of casework that advisers could conduct on-site. This needs to be taken into account when initially identifying potential outreach venues.

4. Working with different partners and target groups

- Almost all the pilot projects were working with new partners to reach financially excluded people; two projects appeared to rely on existing joint working arrangements to generate referrals.
- As far as partner organisations were concerned, the main advantage of joint working was the ability to provide their service users with relatively quick and easy access to specialist advice. Continuity of service provision ('a familiar face') was also important for vulnerable service users. The main drawback was that demand for debt advice often outstripped the pilot projects' capacity to deliver it.

- The quantitative monitoring data indicates that the majority of clients (86%) were financially excluded, according to the criteria established for the pilot programme. The types of people targeted by the pilot projects were largely determined by the types of partner organisations they chose to work with. In some cases, the target groups were clearly defined (e.g. offenders, social housing tenants with rent arrears), in others they tended to be more diverse.

Housing services

- The interview and monitoring data indicates that 15 projects worked in partnership with providers of housing services. This mainly involved the delivery of debt advice to social housing tenants who had rent arrears.
- Housing officers or rent recovery officers were well-placed to act as problem noticers. Moreover, since 2005 referrals for independent advice have been integral to good practice in managing rent arrears and the avoidance of eviction.
- Potential conflicts of interest may arise in this type of partnership, for example, once formal proceedings have been instituted by a housing provider. These need to be identified and taken into account early on in a project.

Family support services

- The interview and monitoring data shows that 12 of the pilot projects were partnered with providers of family support services, mainly Sure Start Children's Centres. Several projects reported low levels of take-up at Children's Centres. One reason for this seemed to be that Children's Centres have yet to become established within some communities as places to access support and advice.
- As a relatively new service, it may take time for support workers operating within Children's Centres to get to know their service users and to act as effective problem noticers. To do this, they have to recognise the relevance of debt advice to their service users. The types of service delivered at Children's Centres (e.g. nursery provision) may affect the throughput of potential clients and their likelihood of seeking debt advice at that location.

Organisations in the justice system

- Ten pilot projects worked within the justice system, mostly providing advice to prisoners, young offenders and people on probation. The need to address financial difficulties among the prison population has been formally recognised by the National Offender Management Service (NOMS), which seems to provide a useful framework for the delivery of debt advice to offenders.

- Prisons and young offender institutions have systems in place that allow for the routine screening of inmates to identify debt problems and make referrals. There are, however, significant logistical and cultural challenges to delivering advice within the prison environment.
- While several projects aspired to work with the families of prisoners, this proved difficult either because of constraints on adviser capacity or because of difficulty generating referrals within the confines of penal institutions. In the few cases where partnerships had been developed, the service was generally valued by partner organisations and their service users.
- A small number of projects reported successful joint working relationships with the Probation Service. Others had been unable to get partnerships with the Probation Service off the ground, possibly because of the individuals involved or because of organisational restructuring within the Service.

Community finance organisations

- Eight of the pilot projects worked with community finance organisations, mostly in the form of credit unions. Referrals tended to be made by staff who acted as problem noticers. One credit union operated a screening system for generating debt advice referrals.
- Despite the apparent synergy with the pilot projects, pilot projects had a mixed experience of joint working. Some reported a steady flow of referrals while other had seen a poor throughout of clients. Low take-up could be exacerbated by a mismatch in the expectations of community finance partners and the service delivered by the pilot project. For example if a debt advice client owed money to a community finance organisation, this would generally be regarded as a non-priority creditor – a view which might not be shared by the community finance organisation

Other community-based partners

- Around 15 projects worked with other community-based partners, generally either employment-related services such as Jobcentre Plus; health-related services; or community centres.
- Jobcentre Plus Personal Advisers (PAs) generally acted as sign-posters or problem noticers. They did not, however, have regular contact with all benefit claimants. At least one project developed partnerships with voluntary and community organisations to engage with a broader range of benefit claimants.
- The apparently high incidence of health problems among target groups heightened the relevance of health-related partnerships, which included services for people with

mental health problems, drug and alcohol teams and community health projects, Home visits were a valuable aspect of service delivery in this context.

- The community centres with which pilot projects worked generally offered a range of services for their communities. This could provide the advantage of anonymity for people seeking debt advice, as they might feasibly be using the community centre for a number of reasons. At some community centres staff acted as problem noticers, while at others pilot projects were not promoted much beyond the display of leaflets or posters.

5. The achievements and impact of the pilot programme

- The pilot projects had considerable success with reaching financially excluded clients. Nine in ten clients met one or more of the Taskforce criteria for financial inclusion, taken across the programme period as a whole.
- Based on the period for which the monitoring data was available, the pilot projects saw more than 21,800 clients, of whom 18,695 met the Financial Inclusion Taskforce criteria for being financially excluded. A total of 12,016 cases were opened.
- The pilot projects also seemed to be successful in reaching people who would not otherwise access debt advice. 86% of recorded clients in the period March 2006 to December 2007 said that they had not sought advice previously.
- Despite these successes, the pilot projects struggled to meet the targets that were agreed with the LSC. Most reported having under-performed against their targets for new cases and casework hours based on the monitoring data up to November 2007.
- The common factors affecting performance included staffing capacity for specialist money advice and some early inaccuracies in data recording. Project staff also reported consistently longer periods of casework for financially excluded clients than for mainstream advice. Provider staff reported that this was caused by difficulties accessing paperwork, more complex cases, and non-attendance at appointments.
- The pilot projects generally became more efficient during the pilot programme, and some reported being 'back on target' on a month-to-month basis by November 2007. This was thought to have been partly achieved by taking on fewer complex cases and reducing the proportion of clients who were financially excluded.
- Project staff and partners reported a small amount of staff displacement from existing FIF money advice provision, but this was thought to be small scale. There was no evidence that advisers were displaced from the BERR face-to-face pilot projects. This was avoided by maintaining distinct adviser caseloads and outreach venues.

Added value and impacts

- The programme was widely thought to have added value to existing advice work by: raising awareness of debt advice among partner organisations. This was particularly the case for organisations working within the justice and housing sectors, where a close match was identified between money advice outreach and preventative financial education.
- There was consensus that the programme had widened access to specialist debt advice; thereby reducing the risk of clients receiving poor quality or inappropriate advice. Some pilot projects reached organisations where advice was previously unavailable, whereas others offered money advice across a wider geographical area. Partner involvement was a common success factor in widening access.
- The projects were routinely less successful where they served a static client base, such as long-stay hostels. This was due to the low numbers of new cases generated. There was also varied success in working with prisoners, because of the time and access issues for working in a prison environment.
- Some staff felt that money advice outreach reduced the pressure and stress faced by their clients. Others reported that they helped clients to avoid crisis points such as court orders and evictions, and prevented their money problems from escalating further. It was widely thought that clients were more aware of the risks of doorstep lending after receiving advice, and were less likely to take unsecured credit in future.
- Some partners believed that the pilot had removed financial barriers to other aspects of beneficiaries' lives, including those relating to housing, family or employment status. This was mainly the case where beneficiaries gave partners direct feedback, but such feedback was not collected systematically.
- Money advisers commonly reported having benefited from gaining wider experience of different target groups and service settings. In some cases, advisers thought they would not have gained this experience but for the opportunity that was provided by the pilot programme.
- Staff routinely anticipated that, in the medium to long-term, the money advice outreach pilot projects would contribute to: the prevention of future debt accrual; increased levels of personal finance; and changes in beneficiaries' attitudes towards managing their money.

6. Conclusions

- This process evaluation – from the partner and provider perspective - has shown that the projects achieved considerable success in delivering outreach money advice to financially excluded clients during the programme, in often difficult and challenging

circumstances. The findings represent one of four independently commissioned evaluation reports.

- The projects went some way to evidence the demand for outreach money advice amongst financially excluded clients, and to develop viable models for servicing a range of different locations. This process was consistently reported by project staff and partners alike to have
 - raised awareness of money advice with wholly new partners;
 - widened access to new clients and locations where money advice was not previously available, or available only at a very limited level;
 - improved the quality of advice provision available to clients on an outreach basis, and reduced the risk of poor or partial advice;
 - enabled money advisers to gain experience of a wider range of target groups and settings and to deliver money advice alongside other types of services; and
 - achieved immediate benefits for clients, including crisis avoidance, reduced levels of personal stress and, less routinely, removing financial barriers that prevented clients from accessing other services, such as housing or family support.
- The most significant challenges for the projects related to the shortage of expert money advisers within the sector, which led to some recruitment delays, and the often time consuming process of engaging with financially excluded clients.
- These factors were found to have combined to restrict the performance of the projects against their case targets. The projects consistently underperformed against their targets for both casework hours and numbers of cases, although the data showed that the projects improved in their efficiency during the final year of the programme. This was commonly achieved by a combination of the following:
 - closing cases more quickly,
 - reducing non-attendance at appointments, and
 - reducing the proportion of financially excluded clients, to boost numbers

Mainstreaming outreach money advice

- The evaluation findings have a number of implications for the wider rollout of outreach money advice. It is evident that this type of provision is relatively high cost, as it requires experienced money advisers to first engage and subsequently work with clients who have often complex money issues, but generates low case outputs in return for the investment. The case for offering this type of work rests largely with two main arguments:
 - the evident *high level of demand* in certain settings, including prisons and courts, and acute under-supply that the projects were able to demonstrate; and

- the potential level of *impact* from tackling financial exclusion where its effects are the most pronounced, by offering a targeted and sustained service.
- The case for demand has been largely established through phases one and two of the evaluation. The current (phase two) evaluation has shown the considerable monetary benefits that the projects achieved for financially excluded individuals.
- The evaluation has shown that delivering money advice outreach was time and resource intensive, and that meeting the needs of very ‘hard to reach’ clients was often at odds with meeting project quotas for cases and casework hours. The key implication is that future targets for money advice outreach must be considered as part of the wider range of advice services for any given provider, to be realistic.
- The evaluation findings support the measures that are set-out within the HM Treasury’s Financial Inclusion Action Plan, for introducing a dedicated outreach component to the BERR face-to-face pilots alongside existing capacity-building work; and developing prison-focussed money advice in a joined-up way with NOMS’s finance, benefit and debt pathway for tackling re-offending.
- The evaluation findings also support the development of outreach money advice within an integrated advice model, of which CLACs and CLANs provide an example. This type of model has the potential benefit of providing the economies of scale that are clearly needed for sustaining money advice outreach, alongside a range of other social welfare services

1.0 Introduction

The Legal Services Commission (LSC) is the public body responsible for providing legal aid in England and Wales. Through the Community Legal Service, the LSC funds a range of information, advice and general help services, which are delivered through contracts with not-for-profit agencies and solicitors. Contracts are granted within particular categories of law including debt, welfare benefits and housing. In addition, Community Legal Services Direct provides information and advice through a specialist telephone advice line combined with a website and public information leaflets.

In 2005, the LSC received £6 million from HM Treasury's Financial Inclusion Fund to pilot different methods of money advice outreach in England and Wales. The pilot programme was funded for a three year period, from 2005 to 2008, and aimed to widen access to money advice in areas or amongst people facing high levels of deprivation and financial exclusion. The money advice outreach pilot projects commenced service delivery on a rolling basis between January and July 2006.

In September 2006, the Legal Services Research Centre (LSRC) – the independent research division at the LSC - commissioned ECOTEC Research & Consulting Ltd and the Personal Finance Research Centre (PFRC) at the University of Bristol to evaluate the process of setting up and delivering the money advice outreach pilots, with a focus on provider and partner perspectives. This final report presents the summative findings from the phase two evaluation, drawing upon a mix of quantitative and qualitative evidence that were reviewed during the evaluation period.

1.1 Policy background

Financial exclusion first emerged as a policy issue in the late 1990s, as part of the Labour government's wider concern about social exclusion. A review of the problems of financial exclusion and how they might be addressed was published in 1999¹, which prompted action in a number of policy areas. Several years on, however, it was clear that progress had been rather mixed.

Other policy concerns around personal finance had also come to the fore, in particular the extent of over-indebtedness among UK households. Research indicated that poorer households were not only more likely than other households to be financially excluded, they were also more likely to be over-indebted and in need of advice to resolve their financial

¹ HM Treasury (1999) *Access to financial services*

difficulties. There was also evidence that face-to-face advice was likely to be the most effective way of delivering advice to financially excluded people².

Proposals to address the dual policy concerns of financial exclusion and over-indebtedness were outlined in the 2004 Pre-Budget Report. Alongside plans to improve access to banking and extend the provision of affordable credit, the government recognised the need to significantly increase the availability of face-to-face debt advice that was free at the point of delivery if it was to achieve its policy objectives.

A Financial Inclusion Fund of £120 million over the period 2005-2008 was established to support work in these key policy areas, and a Financial Inclusion Taskforce set up to monitor progress towards the government's objectives. The former Department of Trade and Industry (DTI) – now BERR - received £47.5 million³ from the Financial Inclusion Fund to expand the provision of free-to-user face-to-face debt advice services in England and Wales. It is estimated that this funding will increase the number of debt advisers by up to 500, and provide help for over 100,000 people⁴. In addition, the LSC received £6 million to pilot models of debt advice outreach aimed at reaching financially excluded people in England and Wales who would not normally seek debt advice.

In March 2007, the Government announced a commitment to continue to fund face-to-face advice for financially excluded people over the period 2008-2011⁵. This commitment was reinforced with the launch of the Treasury's Financial Inclusion Action Plan in December 2007⁶. The Action Plan announced that a further £130 million would be made available through the Financial Inclusion Fund over the period 2009-2011, and detailed how this would be allocated to address the Government's policy objectives for tackling financial inclusion over the three-year period.

The Action Plan set out two main funding strands:

- An extension of funding support for the Department for Business, Enterprise and Regulatory Reform (BERR) money advice initiative over the period 2008-11, with £74 million from the Financial Inclusion Fund and £2million from BERR – to continue to support the provision of free face-to-face money advice to financially excluded people; and,

² HM Treasury (2004) *Promoting Financial Inclusion*

³ A commitment of £45 million to expanding face-to-face debt advice was announced in the 2004 Pre-Budget Report. A further £2.5 million was announced in the 2006 Pre-Budget Report.

⁴ Treasury Committee (2006) *Financial inclusion: credit, savings, advice and insurance*. The Stationery Office

⁵ *£120m to boost financial advice*, Press Association, 14 March 2007

⁶ HM Treasury (2007) *Financial inclusion: an action plan for 2008-11*

- A further £5 million for prison-focussed outreach across England and Wales, including £3 million from the Ministry of Justice and £2 million from the Financial Inclusion Fund – to be jointly commissioned by the LSC and the National Offender Management Service (NOMS), and within NOMS's finance, benefit and debt pathway for tackling re-offending, with a view to enabling money advice outreach to be delivered in a joined-up way.

No additional funding was made available after March 2008 for the LSC's money advice outreach pilot programme. The BERR projects were required to incorporate a money advice outreach element, however, drawing on best practice from the LSC's money advice outreach programme to increase the effectiveness in targeting financially excluded clients, and with a view to wider rollout after 2011. Furthermore, the Action Plan identified that some of the LSC's existing money advice outreach pilots would be reconfigured to focus on prisons, as part of the new £5 million jointly funded initiative.

The Action Plan also suggested that the LSC might explore options for mainstreaming the lessons learned from the pilot projects, as part of the implementation of its Community Legal Services Strategy. The strategy – 'Making Legal Rights a Reality'⁷ set out the LSC's strategic priorities for delivering Community Legal Services (CLS) over the period from 2006-2011. The strategy proposed new arrangements for working in a joined-up way with local authorities and other funders, to develop integrated models of delivery for social welfare services. Two principal developments were introduced:

- Community Legal Advice Centres (CLACs) – jointly funded single legal entities, offering a combination of social welfare law services to communities with high levels of social deprivation; and,
- Community Legal Advice Networks (CLANs) – groups of CLS organisations working together to deliver the same legal services as centres, on a jointly funded basis.

The remit of CLACs and CLANs overlaps with that of the money advice outreach pilots, in that each of them aims to take legal services to groups of people that do not currently access mainstream services, including vulnerable clients such as mental health service users.

1.2 The money advice outreach pilot programme

The overall aim of the money advice outreach pilot programme was to take legal and advice services to locations which are already used by potential clients but where money

⁷ Legal Services Commission (2005) *Making Legal Rights a Reality*

advice services cannot ordinarily be accessed. In this way, it was hoped that the pilot projects would deliver advice to financially excluded people who would not normally seek advice from mainstream advice services. As well as providing money advice in new locations, the pilot programme was also seen as an opportunity for contractors to test new methods of service delivery and develop new partnerships. The key parameters for the pilot programme stipulated (among other things) that funding for the pilot projects should not lead to the displacement of existing funding for money advice. Moreover, the projects should take into account existing money advice provision and build on this where possible.

A project board, jointly chaired by the LSC and the DTI (now BERR), was established to oversee the LSC's money advice outreach pilot programme and the DTI's / BERR's face-to-face debt advice project. The same indicators are used by both projects to determine whether or not someone is financially excluded, namely:

- no bank account;
- no savings;
- uses high-cost credit;
- priority debts; and
- annual income of less than £14,500.

1.3 The money advice outreach pilot projects

Following an extensive tendering process, in early 2006 the LSC awarded contracts to 20 organisations to establish money advice outreach pilot projects in England and Wales. A further two organisations were awarded contracts in July 2006. The amount of funding awarded ranged from around £60,000 to almost £1 million⁸, to fund activity over a three-year period, with actual debt advice delivered over approximately a two-year period. Around 40 full-time equivalent caseworker posts were created across the pilot programme.

The majority of contractors were voluntary sector organisations, including Citizens Advice Bureaux, independent advice agencies and other information and advice services; most but not all of these organisations were already involved in the provision of debt advice. Two contracts were awarded to commercial providers. All the successful contractors held the LSC Specialist Quality Mark⁹ in debt and welfare benefits, or were in the process of

⁸ The amounts awarded depended both on the number of advisers funded, and the duration of the contract. The award for £60,000 was for a project that employed one half-time adviser, while the award for almost £1 million was for a project employing around eight full-time equivalent advisers that had been running for six months longer.

⁹ The Quality Mark is the quality assurance system for all organisations that are members of the Community Legal Service.

obtaining it. A few projects were able to begin delivering advice towards the end of January 2006; most of the rest were up and running by mid-April 2006.

Most of the pilot projects operated in England (19 of the 22 projects). Two projects operated in Wales, and one project covered both England and Wales. The geographical scope of the projects varied widely – from one working on a single housing estate, to another covering two regions in England and one in Wales. The pilot programme delivered advice across a mix of urban and rural areas.

At the time the evaluation fieldwork was completed (November 2007), the pilot projects had worked with a wide range of partner organisations to deliver advice from well over 100 different outreach locations. The partner organisations with which the pilots were working fall into five broad categories:

- **Family support services**, including Sure Start Children's Centres and other family resource centres.
- **Housing support services**, including housing offices, hostels and refuges.
- **Organisations in the justice system**, including prisons, young offender institutions, the probation service, magistrates and county courts.
- **Community finance organisations** such as credit unions, credit union collection points and other Community Development Finance Initiatives (CDFIs).
- **Other community-based organisations**, including community centres, Jobcentres, local authority customer service centres and one-stop shops, General Practitioner (GP) surgeries and libraries.

Further details about the pilot projects are provided in Annex One. Evaluation of the money advice outreach pilot programme.

1.4 The money advice outreach evaluation

The Legal Services Research Centre (LSRC), the independent research division of the Legal Services Commission, is responsible for the evaluation of the money advice outreach pilots. The evaluation looks at multiple perspectives using a variety of research methods to examine both the impact of the pilots and processes involved. There are three components to the evaluation of the money advice outreach pilot programme, as follows:

Phase 1: *Face-to-face survey in five different outreach location types*. Focussing on the target population of the money advice outreach pilots and assessing the suitability of five outreach location types for delivering money advice to target groups. This phase was conducted in-house by the LSRC, with the interview fieldwork

conducted by BMRB Social Research. See: Buck, A., Tam, T. and Fisher, C. (2007) *Putting Money Advice Where the Need is: Evaluating the Potential for Advice Provision in Different Outreach Locations*, London: Legal Services Research Centre.

Phase 2: *Process, effectiveness and early impact evaluation of the pilots, focussing on the provider and partner perspective*. Includes a telephone survey with a representative from all 22 money advice outreach pilots; a small number of interviews with stakeholders; detailed case studies of eight projects, including interviews with pilot project co-ordinators, debt advisers and location partners; a dissemination and exchange workshop; follow-up interviews with all 22 project co-ordinators and partners; and, analysis of monitoring information. The LSRC commissioned ECOTEC and PFRC to conduct this work, as detailed in this report.

Phase 3: *Impact evaluation*

The impact evaluation comprised two elements. First, ECOTEC and PFRC were commissioned to conduct qualitative interviews with clients and target groups. Second, LSRC conducted a cost and effectiveness analysis in house, using closed client case data specifically collected for this purpose, as well as monthly quantitative monitoring data and LSC administrative records.

The report of the Phase 1 evaluation was published in March 2007¹⁰. Key findings included:

- All location types (family and Children's Centres; credit unions; housing offices; community centres; and prisons) demonstrated high proportions of individuals meeting HM Treasury's criteria for financial exclusion, compared with the national average.
- The target groups had a lower level of awareness of mainstream advice services than the general population. Over half (55%) of the survey respondents who lived within two miles of a Citizens Advice Bureau (CAB) were unaware of the service, even though the respondents' proximity to a CAB was higher than for the general population.
- The majority of respondents (between 80% and 92%) felt that the location they were questioned in was a good location for a pilot project providing debt advice.

¹⁰ Buck A, Tam T and Fisher C (2007) *Putting money advice where the need is: Evaluating the potential for advice provision in different outreach locations*. London: Legal Services Research Centre

- For non-prison respondents, these locations offered the advantages of being local, convenient and easy to get to. They were also places that respondents used on a regular basis, which meant that the location and its staff were familiar to, and trusted by respondents. Most non-prison respondents (82%) said they were very or fairly likely to use the advice offered by the pilot projects if they needed it.
- There was a high incidence of financial exclusion among prison respondents and around one in ten had got into financial difficulties since being in prison, in some cases because of issues around payment of rent or receipt of benefits. Many prison respondents believed there were a large number of prisoners who needed access to debt advice. Very few of the prison pilots were established at the time of the fieldwork; however 61% of prisoners stated they were very or fairly likely to access the service when it became available.
- Although all five types of outreach location had among their users high proportions of individuals experiencing social and financial exclusion, there were important variations between users of the different types of location in terms of usage patterns, socio-demographics and the extent and nature of their financial difficulties. These differences had important implications for the design and delivery of outreach debt advice.

This report presents the findings from Phase 2, which was a process evaluation with a focus on provider and partner perspectives. The overall aim of the report of the process evaluation was:

"To provide a greater depth of understanding of the processes that pilot organisations encountered in setting up the money advice outreach pilots, and during the lifetime of the projects."¹¹

More specifically, the evaluation set out to ascertain¹²:

- the key differences in the set up and delivery of projects;
- the extent to which providers felt they reached the target groups;
- lessons learnt from the pilots to inform future funding streams;
- improvements to the LSC's management of the projects;
- improvements to the way in which the set-up phase was conducted;
- what worked well and why; and
- emerging evidence of the early impact achieved by the pilots.

The findings presented in this report are based on:

¹¹ Section 3.2 of the invitation to tender from the Legal Services Research Centre

¹² Ibid.

- desk-based analysis of recent and relevant policy and research literature;
- a content analysis of programme and project level documentation, including funding applications and qualitative monitoring reports;
- semi-structured interviews with five key policy stakeholders to set the strategic context for the study and build on existing knowledge;
- a telephone survey of the 22 projects early on in the evaluation to find out if there had been any significant changes to the remit of the project, compared with the aims and objectives set out in their funding applications, and the reasons for these changes;
- in-depth case study research at eight pilot projects, involving interviews with 27 project staff (including debt advisers and project managers) and 28 representatives from partner organisations drawn from across the five categories described above;
- an exchange and dissemination event for the pilot projects, to facilitate discussion about the interim report findings and to hold structured workshops on the themes of 'engaging hard to reach groups' and 'mainstreaming' - attended by 26 pilot project representatives;
- follow-up interviews with 20 project staff and 10 representatives from partner organisations involved in making referrals or providing venues for the money advice outreach service; conducted at an interval of twelve to fourteen months after the initial case study research to establish perceptions of outcomes achieved during the pilot programme; and
- analysis of quantitative monitoring data.

The eight pilot projects that were selected as case studies were chosen to provide:

- different types of geographical area (rural and urban, England and Wales);
- different types of organisations (Citizens Advice Bureaux, independent advice agencies, information and advice services, commercial providers);
- different sized projects in terms of the number of full-time equivalent advisers that were employed to provide advice; and
- a good spread of partner organisations across the five location categories.

1.5 Report structure

The remainder of this report is structured as follows:

- Chapter two reviews the programme management, from tendering stage through to the early establishment of the projects. It also explores the views of project staff on

the effectiveness of the programme management and their plans for continuing the service once the pilot programme came to an end in March 2008.

- Chapter three provides an overview of the breadth and range of the pilot projects that were funded, and examines the effectiveness of the different approaches to engage target groups and deliver money advice.
- Chapter four considers the different partner organisations and types of clients with whom the projects worked. It examines some of the factors that affected the success of the projects in working in these different settings.
- Chapter five presents the achievements of the programme, giving an overview of the performance against the projects' case targets and the factors affecting their achievement. It then goes on to outline the main types of impact achieved during the lifetime of the pilot programme.
- Finally, chapter six draws together and concludes upon the effectiveness and impact of the programme, from the partner and provider perspective, and presents some of the lessons for mainstreaming.

Additional information is provided in the report annexes: a summary of each of the 22 pilot projects in Annex One; a breakdown of interview numbers by partner type in Annex Two; an overview of the pilot project data collection fields in Annex Three; a full method statement in Annex Four; and a list of report references in Annex Five.

2.0 Programme management

This chapter starts with an overview of the tendering and contracting process for the money advice outreach programme. It goes on to discuss the experiences of the pilot projects in becoming operational, in terms of building partnerships, setting up outreach venues and engaging staff. It examines the pilot projects' views and experiences of the management and support provided by the LSC, and outlines some of their concerns in relation to monitoring and contractual requirements. The final section explores the projects' plans for continuing service delivery once the pilot programme ended in March 2008.

Key findings

Tendering and contracting pilot projects

- ▶ Following an extensive tendering process, 22 contractors were awarded funding to develop money advice outreach pilot projects.
- ▶ Over 40 full-time equivalent (FTE) adviser posts were created, with most projects receiving funding for one or two FTE advisers.

Project development and set-up

- ▶ Pilot projects were generally successful in establishing new partnerships to deliver debt advice to target groups. Some projects experienced difficulties engaging certain types of partners, such as the probation service and extended schools.
- ▶ Pilot projects emphasised the importance of early engagement with partner organisations at both strategic and operational levels in order to establish effective joint working arrangements.
- ▶ Clear channels of communication and ongoing relationship management were also crucial to ensure a sufficient flow of referrals and to address any issues that arose.
- ▶ The practicalities of delivering debt advice at outreach venues had to be discussed and agreed with partner organisations early on, from negotiating access to interview rooms to raising awareness about the advice service among staff and service users.
- ▶ There were considerable challenges to setting up projects in prisons and young offender institutions, mainly around negotiating access and obtaining security

clearance for advisers.

- ▶ The ability of some pilot projects to establish and maintain advice provision was hampered by problems recruiting and retaining advisers. Staff absence and lack of administrative support also impacted on their ability to meet service delivery targets.

Programme management

- ▶ On the whole, pilot projects were satisfied with the level of help and support they received from the LSC.
- ▶ Their main complaint centred on difficulties capturing the monitoring information required for the programme. The other key concern was around meeting targets, and the possible implications if they failed to do so.

Mainstreaming and sustainability

- ▶ The money advice outreach programme was highly valued by pilot projects and they were keen to continue providing a service to financially excluded clients after March 2008. They were concerned about the impact on clients and others in need of advice if the service did not continue.
- ▶ At the time of the follow-up interviews in Autumn 2007, none of the pilot projects had any definite plans about how the service would continue after March 2008. Several were awaiting a decision on further government funding before taking action.
- ▶ If no further government funding was forthcoming, most projects planned to explore alternative funding options. Any funding they could secure, however, would be on a much smaller scale, requiring the service to be scaled-back. Concerns were expressed about the possible displacement of funding for advice services by the Financial Inclusion Fund.
- ▶ Projects who had already been in discussion with partner organisations about future funding had received a mixed response. Partner organisations felt it unlikely that their organisation would buy-in or match-fund the service after March 2008, although one pilot project had been successful in securing follow-on funding from a Housing Association.

2.1 The tendering process

In order to ensure that the tendering process for the pilot projects was transparent, a set of guidelines was produced by the LSC for potential applicants. These guidelines set out in detail:

- the services to be provided under the pilot programme;
- the skills and experience required by advisers;
- the main target groups; and
- potential models for service delivery.

They also included the criteria that would be used in assessing bids, which centred on quality, cost effectiveness, track record and the robustness of proposals. In selecting the pilot projects, the LSC was keen to ensure a mix of different types of organisation, geographical areas, and outreach locations. Applications for funding had to be submitted by the end of September 2005, and final decisions about funding were scheduled to be made in November 2005.

In the case studies that were carried out, pilot projects did not comment at any length about their experiences of bid preparation. In several cases, respondents had not been involved in the bidding process, usually because the bid had been compiled and submitted by a predecessor or by a more senior colleague.

2.2 The award of contracts

The large number of applications received by the LSC meant that it took rather longer than anticipated to make decisions about which bids to fund. There was also some delay in awarding the contracts, as these had to be tailored to address the particular aims and objectives of the pilot programme. As a result, contracts were awarded to 20 successful bidders in January 2006 rather than November 2005. This delay seemed to have little or no impact on the development and set-up of the pilot projects on the ground. A further two contracts were awarded in July 2006. The majority of contractors were voluntary sector organisations, including Citizens Advice Bureaux, independent advice agencies and other information and advice services; most but not all of these organisations were already involved in the provision of debt advice. Two contracts were awarded to commercial providers.

Overview of the pilot programme

- £6 million from Financial Inclusion Fund to pilot models of debt advice outreach.
- 22 pilot projects funded, most contracts awarded January 2006.
- Contractors mainly in the voluntary and community sector; two contracts awarded to commercial providers.
- More than 40 FTE adviser posts created.
- Most projects received funding for between one and two FTE advisers.

The amount of funding awarded across the 22 projects ranged from around £60,000 to almost £1 million, depending on the number of advisers funded and the period of the contract. In their bids, the successful pilot projects had originally requested funding for around 69 full-time equivalent (FTE) advisers in total, although not all of these posts were funded. Over the course of the pilot, there were between 43.4 and 47 FTE adviser posts funded across England and Wales on the basis of 1,100 hours per annum per FTE adviser. Most pilot projects received funding for between one and two FTE advisers.

2.3 Project development and set-up

In their bid applications, pilot projects used existing research and statistics on levels of deprivation to evidence the need for debt advice in the geographical areas they had identified. They were also able to draw on their experience of advice service delivery and local communities to identify gaps in service. Within their chosen geographical areas, projects proposed working with partner organisations that would provide ready access to people who were likely to be financially excluded. As we go on to discuss in the following section, partner organisations not only provided venues for the delivery of outreach advice, they were often an important source of client referrals.

Inevitably, in the early stages of the pilot programme there were some changes to the focus of projects, mainly driven by variations in local demand for services. This led some pilot projects to switch resources between outreach venues and/or to develop new partnerships in order to gain access to particular target groups. The ability to deliver a service in line with the LSC's targets was in some cases hampered by problems recruiting and retaining project staff, staff absences and insufficient administrative support. Projects' achievements against targets across the lifetime of the pilot programme are discussed in detail in Section five.

2.3.1 Building and managing partnerships

Information from funding applications and the case study interviews indicates that pilot projects had generally secured an 'in principle' agreement for joint working with partner organisations at the time when the funding application was prepared. Once contracts were awarded, it was commonly felt that the success or failure of a partnership largely depended on identifying and engaging key people at a strategic level early on in the process, and establishing a clear understanding of the benefits of the money advice outreach service for the partner organisation and its service users.

I think the other thing that we've learnt is that we need to be much more coordinated with our partners, there is no point us seeing there's a need and then finding that we're going to have operational difficulties when we try and go into a prison, so we need to know and have active support from whichever prison we're trying to get into, from senior staff... it's about finding win/win really, what's good for them and what's good for us. [Project co-ordinator]

On a day-to-day basis, it was usually the responsibility of advisers to establish operational relationships with partner organisations. It was not unusual for projects to report needing three to four months to establish effective joint working arrangements, in order to raise awareness of the pilot project among staff and service users, and to resolve any practical issues around delivering advice from outreach venues.

Partnership working to deliver outreach advice: Lessons for effective practice

- Early engagement of partners at a strategic level is essential.
- Sufficient time is also required to develop partnerships at an operational level.
- Logistical issues, such as referral mechanisms and access to interview rooms, have to be identified and addressed early on with outreach venues.
- Clear channels of communication between the advice agency and the partner organisation and ongoing relationship management are needed, to ensure sufficient throughput and quality of referrals and to address any issues as they arise.
- Relationships between pilot projects and partner organisations may have to be re-established if key members of staff on either side leave.

At the dissemination event held in July 2007, pilot projects emphasised the importance of effective communication and ongoing partnership management to build good working relationships and to ensure that sufficient throughput and quality of client referrals was maintained over the course of the pilot. This included:

- Providing training for staff at partner organisations about client referrals (who to refer, when to refer, how to refer).
- Regularly attending staff/team meetings at partner organisations, to keep awareness of the outreach service high and to promote the value of debt advice to their service users.
- Providing regular progress updates or feedback to partners to evidence the value of the service to their service users.
- Identifying and resolving any potential conflicts of interest between the project and partner organisations early on.

Some projects felt that informal contact with staff at partner organisations was equally as important as more formal mechanisms for partnership management, a view echoed in several of the interviews with partner organisations.

'... the real promotion need is informal, it's chatting to housing officers, and relating their problems to how and where we fit in... that is what promotion is, it's not standing up at staff meetings and saying, Hi I'm Nick I'm going to be here on Thursdays. Although that's important as a reminder, the informal promotion is vital, and is where the project will succeed or fail. If that wasn't in-built that wouldn't happen because the pressure would be on getting in there, seeing clients, getting out and back to the office.'

[Project co-ordinator]

Continuity of staff on both sides (the outreach service and the partner organisation) was identified as another crucial aspect to the success of joint working relationships.

Having a regular caseworker is a benefit, because you build up a bit of a relationship, staff start to recognise you [Partner organisation]

Where pilot projects experienced the loss of key members of staff on either side, partnership arrangements could suffer, requiring further work to re-establish good relationships.

Information from the telephone survey, the case studies and the qualitative monitoring data indicates that pilot projects were generally successful in establishing new partnerships. Not only were they able to offer easy access to a specialist advice service for the partner organisation's service users, there was also little or no direct cost to the partner organisation. This was supported by the interviews with partner organisations, all of whom highly valued the money advice outreach service that was provided for their service users. Apart from some logistical issues (e.g. finding a suitable room from which advice could be

provided), few problems were reported by the partner organisations in terms of getting the service up and running. Most of them had found it a straightforward process.

Several projects, however, reported difficulties in engaging their local probation service in partnership working. One or two put this down to restructuring within the service that seemed to have led to a shift in priorities. In addition, one or two projects that proposed working with extended schools were unable to set up any joint working arrangements. This was largely attributed to the fact that, as newly-established entities, extended schools were focused on shaping their remit and developing their own services.

2.3.2 Establishing outreach venues

Outreach venues had often been identified at bid preparation stage as appropriate locations at which to reach target groups. The case study interviews indicated that, once advisers were in post, they generally visited these venues to promote the work of the pilot project and explain its benefits for the venue's service users. The visits also allowed advisers and partners to think through the practicalities of setting up an outreach service. This might involve negotiating the use of interview rooms, agreeing the days and times at which advice sessions would be delivered, and the mechanisms for referring clients and booking appointments.

In addition to promoting a general understanding of the work of the pilot projects, some advisers also spent time training the staff of partner organisations in how to identify and engage people with debt problems, and how to make appropriate referrals. Again, it was felt that this type of groundwork was invaluable to setting up an effective and efficient service.

For the most part, establishing outreach venues seemed to be relatively straightforward. There were, however, considerable challenges to setting up advice services within prisons and young offender institutions. In particular, negotiating access and obtaining security clearance for advisers to work in these locations could take several months. There were also logistical issues to be overcome when working in this environment, which are explored in detail in chapter four.

In the case studies, the telephone survey and the qualitative monitoring data, several pilot projects working in non-prison locations reported disappointing levels of take-up at certain venues. Take up problems at particular types of outreach venue are explored in detail in Chapter 4. In some cases, the outreach advice service was transferred to another venue after a fairly short period of time. Another approach was to develop partnerships with other organisations working with similar target groups, to extend access to advice that way. Increased publicity about the debt advice outreach service was also used to try and boost

numbers. This generally involved distributing leaflets and flyers at outreach locations and other venues and delivering leaflets to people living in the local community. Several projects reported that the level of referrals improved over time, as the project became more established with both partner organisations and their service users. Take-up problems at particular types of outreach venue are explored in detail in chapter 4.

2.3.3 Staffing pilot projects

The shortage of skilled and experienced debt caseworkers has long been recognised as a significant problem within the not-for-profit advice sector¹³. As outlined in chapter one, significant government funding has recently been committed to increase the number of trained debt advisers in England and Wales.

Particular problems may arise when trying to recruit to fixed-term posts that require a specific combination of skills. In the case of the money advice outreach pilot programme, advisers would ideally be able to provide debt and welfare benefits advice at a generalist and casework level; they would generally have experience of working in outreach locations; and they would be used to working on LSC contracts.

It is not perhaps surprising, therefore, that several projects (in the telephone survey, the case study interviews and the qualitative monitoring data) reported difficulties **recruiting** suitably skilled and experienced advisers at the outset. The lack of suitable candidates and the need to re-advertise could result in delays of several months in terms of starting to deliver advice.

It was not uncommon for projects to recruit advisers who had some, but not all, of the required skills with a view to training them up. This generally meant recruiting advisers who had experience of providing debt advice, but perhaps did not have welfare benefits or outreach experience, or had not worked on an LSC contract before. While this seemed to work well, it required a considerable time commitment from senior staff members within the organisation in terms of providing on-the-job training and supervision. It also had an impact on the ability of the project to meet its targets, at least in the short term.

In order to try and avoid the displacement of skilled advisers, one project deliberately recruited advisers who did not have any debt advice experience and provided training both on and off the job. Other projects were able to avoid recruitment difficulties by appointing advisers from their existing staff or volunteer pool.

¹³ Collard S, Steele J and Kempson E (2000) *Quality assured? An assessment of the quality of independent money advice*. London: Money Advice Trust.

Perhaps more of an issue, however, was the **turnover** of advisers. Over the course of the programme, over half of projects (12 out of the 22) reported that advisers had resigned. The reasons for resignation (where information was provided) included ill health, to take a job closer to home, and to take up permanent posts. Early on in the programme, one project experienced the resignation of two of its three advisers who had been recruited to work in prisons. Neither of these advisers had experience of working in prison, and discovered early on that they disliked working in this environment. To avoid a repetition of this situation, the project offered candidates the opportunity to visit the prison where they would be working early on in the recruitment process. In addition to resignations, there were one or two instances where advisers did not meet the required standard of performance during their induction period, which resulted in the termination of their employment contract.

The time taken to recruit a replacement could mean a significant gap in provision – three months was not uncommon. Time also had to be allowed for the induction of new advisers, which again adversely impacted on targets in the short term. One project was unable to appoint a replacement at all, because of the short period left until the end of the contract in March 2008.

In addition, the capacity of projects to deliver advice and meet targets was adversely affected by **periods of absence**, typically sick leave or annual leave. The qualitative monitoring data indicates that short-term absences (both among advisers and administrative staff) routinely created difficulties in terms of meeting targets, simply because there was no slack built into contracts to cover these absences.

Long-term sick leave among advisers was also a serious issue for some projects. Indeed, a combination of long-term sick leave and staff turnover meant that one project was only able to deliver a service in around five months out of a possible twelve. This had a knock-on effect in terms of maintaining partnership relations. Like staff recruitment and turnover, however, this situation will not be peculiar to the pilot programme.

Finally, lack of administrative capacity was highlighted as a problem by several projects in the early stages of the pilot programme. This could impact significantly on advisers' ability to meet the LSC's targets. In some cases, this was resolved by buying-in administrative support, in others by the use of volunteers to undertake administrative tasks.

2.4 Programme management

The case studies and the qualitative monitoring data indicate that, on the whole, the pilot projects were satisfied with the way in which the LSC managed the pilot programme. It was

useful, they felt, to have one named contact at the LSC. And they were generally happy with the advice and level of support they received, which tended to be in response to queries around contractual and monitoring issues. Several would have valued an opportunity early on in the programme to meet with other pilot projects to share information and good practice. This could also have provided a chance to meet key staff from the LSC, described by one or two respondents as 'London-centric' and out of touch with the pilot projects on the ground. Their main complaint, however, centred on the monitoring requirements for the pilot programme, which they found onerous. There were also concerns about the targets set for the pilot projects and the difficulties in meeting these.

2.4.1 Monitoring

Across the pilot programme, projects reported difficulties in setting up the systems required to fulfil the monitoring requirements of the LSC and the Financial Inclusion Taskforce. Several projects needed to adapt or set up new systems to collect the information that was required. In one case, this caused a considerable delay in getting the pilot project up and running. In the case study interviews, several respondents felt that the LSC could have provided more support in establishing appropriate monitoring systems, for example by holding a briefing session for all the pilot projects.

These problems were exacerbated by changes that were made to the monitoring requirements in the early stages of the pilot programme. As one project manager commented, "*we tended to get the instructions first and then the guidance later*". These changes were reported to have been instigated by the Financial Inclusion Taskforce, to ensure that comparable and consistent monitoring data was collected by the LSC's pilot programme and the DTI's – now BERR's face-to-face advice project. Even when suitable monitoring systems were in place and a standard format agreed, the reporting requirements were felt to be onerous and time-consuming, particularly compared with the LSC's general civil contract for advice.

2.4.2 Targets

There were a number of concerns about the targets set by the LSC and the information required to support them. Primarily, these were around targets for the number of casework hours and the number of new cases that had to be opened each month. These targets were generally felt to be over-ambitious, particularly given the reportedly complex and time-consuming casework that financially excluded and vulnerable clients often required. Furthermore, advisers felt these targets failed to take into account the time involved in travelling to and from outreach venues.

The case study interviews highlighted that a number of advisers and managers were unclear about the consequences of not meeting their targets. One respondent, for example, was unsure whether or not there would be financial sanctions for missing the targets that had been set. Another was concerned that failing to meet the contract hours would have an adverse impact on the general civil contract for debt advice that the agency had with the LSC. These respondents would have welcomed some reassurance from the LSC at the outset of the pilot programme that there would be no financial penalties or other sanctions for missing their targets.

2.5 Mainstreaming and sustainability

The money advice outreach programme was highly valued by the pilot projects – it had given them the opportunity to develop new partnerships and to reach new client groups who demonstrated a high level of need for specialist debt advice. Not surprisingly, therefore, they were keen to continue providing a money advice outreach service once funding for the pilot programme ended in March 2008. They expressed grave concerns about the impact on existing clients and others with debt advice problems if the service did not continue.

At the dissemination event in July 2007, one of the workshop themes was mainstreaming. Pilot projects reported that linking-in to large multi-agency programmes (such as regeneration initiatives) had been useful but did not offer financial security in the medium-term because these programmes were generally time-limited – indeed funding for New Deal for Communities and Sure Start, two of the largest funding programmes, was due to end in 2008. Moreover, services funded by these programmes tended to be restricted to people living in tightly defined geographical areas.

It was recognised that short-term funding is often a characteristic of working within the advice sector, and poses difficulties for sustaining good practice where it gets off the ground. Although some thought this inevitable to some extent, it was thought that more embedded initiatives would be desirable rather than relying on pilot projects to shore-up core funding.

Longer-term sustainability was therefore the priority for these pilot projects rather than mainstreaming. To achieve this, pilot projects felt that it was essential for the advice sector as a whole to become involved in initiatives such as Local Strategic Partnerships, which are now central to the delivery of government programmes such as the National Strategy for

Neighbourhood Renewal¹⁴. This required an investment of time that was felt to be outside the scope of the pilot projects.

Participants at the dissemination event also discussed the key elements of a 'business case' to lever funding from partner organisations or others. These included:

- Provide tangible evidence about how outreach money advice can improve the partner organisation's key performance indicators, such as reduced levels of rent arrears.
- Highlight the potential cost savings to the partner organisation – both in terms of costs prevented (such as avoiding the social costs of eviction); and resources saved.
- Highlight that the pilot project is reaching new and vulnerable client groups that are not served by other advice providers.
- Raise awareness of the relationship between debt problems and other social problems, and highlight the potential to develop multi-agency working.
- Promote other complementary advice services to which the pilot project can signpost service users, such as housing advice or welfare benefits advice.

At the time of the follow-up interviews in Autumn 2007, few of the pilot projects had any definite plans in place about how the money advice outreach service would continue after March 2008. Several of them were waiting for a decision about whether or not continuation funding would be made available under the government's Financial Inclusion Fund for 2008-2011. Some pilot projects felt that it would not be possible for them to continue without further government funding, in which case the money advice outreach service would be withdrawn or, at best, significantly reduced.

... working with offenders is not fashionable, we've never ever been successful in getting additional funding for this project, although we've tried. And the only reason we got this funding was because it was for financial exclusion and because they wanted to target prisoners. [Project co-ordinator]

¹⁴ Local Strategic Partnerships are non-statutory, multi-agency partnerships which bring together at a local level the public, private, community and voluntary sectors, to promote more effective joint working. Further details are available at: www.neighbourhood.gov.uk

If further government funding was not forthcoming¹⁵, most of the pilot projects planned to explore alternative funding options, including charitable trusts and foundations and partner organisations. Any funding they could secure, however, was likely to be on a much smaller scale than was made available under the pilot programme. There were also some concerns that, because of the large injection of government funding for money advice through the Financial Inclusion Fund, other organisations (such as the Big Lottery Fund) had ceased to fund money advice services.

Several pilot projects had already been in discussion with partner organisations about the possibility of the partner buying-in or match-funding the money advice outreach service after March 2008. They had received a mixed response. One pilot project had been successful in securing follow-on funding from a Housing Association. Another pilot project was pursuing ongoing negotiations with a number of partner organisations and other stakeholders to continue providing an outreach service as part of a borough-wide advice strategy. Two pilot projects operating in prisons had been told that no funding was available to continue a money advice outreach service after March 2008 because of funding cuts to the prison service.

All the partner organisations that were interviewed (including housing providers, prisons, community centres and community-based projects) felt it was unlikely that their organisation would buy-in or match-fund the money advice outreach service when government funding came to an end in March 2008.

¹⁵ After March 2008,, the BERR face-to-face debt advice projects were required to incorporate an outreach element into their service, with a view to wider rollout after 2011. In addition, £5 million was made available to reconfigure some of the LSC's existing money advice outreach pilots to focus on prisons across England and Wales, including £3 million from the Ministry of Justice and £2 million from the Financial Inclusion Fund.

3.0 Delivering outreach money advice: an overview of the pilot projects

This chapter draws on the telephone survey of projects, case studies and qualitative and quantitative monitoring data to examine in detail the delivery of outreach debt advice through the pilot programme. It begins by examining the approach taken by projects in terms of providing an outreach service. It then goes on to explore: the ways in which projects sought to identify and engage target groups; how debt advice was delivered; and the level of advice that was delivered; considered from provider and partner perspectives.

Key findings

Approaches taken by the outreach projects

- ▶ The pilot projects aimed to increase access to debt and welfare benefits advice by using outreach service delivery, combined with the development of new and existing partnerships to target financially excluded people.
- ▶ Some projects mainly targeted 'organisational communities' e.g. partnering with housing associations to target social tenants, while others focused on delivering advice to particular geographical communities. A number of projects combined elements of both.
- ▶ The most common method of service delivery was peripatetic outreach advice, whereby advisers ran advice sessions at fixed points in geographical locations where debt and welfare benefits advice was not usually available. A small number of projects operated office-based services, including one which largely delivered advice through an existing network of video-link portals.
- ▶ Based on the period for which the programme monitoring data was available (up to and including November 2007), we estimate that the pilot projects delivered debt advice at around 170 to 180 outreach venues (including video-link portals and venues where advice was available on demand). Debt advice had not been available at around seven in ten of these venues before the pilot projects were set up.

Identifying and engaging target groups

- ▶ Referrals from partner organisations were the main way in which potential clients were identified and engaged in the advice process. Partner organisations tended to

generate referrals by acting as problem noticers, and some partners such as housing providers and civil courts were better-placed to do so than others.

- ▶ Training for partner organisations to act as problem noticers may help increase the volume and quality of referrals that a pilot project receives. Time for partnership management was also highlighted as an important part of developing and maintaining levels of referral.
- ▶ A small number of partner organisations (notably prisons and young offender institutions) identified debt problems during the course of a routine process or standard procedure. In order to be effective, this type of screening required sufficient throughput of potential clients and a clear line of responsibility within the partner organisation.
- ▶ As well as referrals from partner organisations, potential clients were also identified through cross-referrals between different projects run by the same organisation, and self-referrals which were generated by promotion and marketing activities as well as word-of-mouth recommendations.
- ▶ For the most part, referrals were made manually – mainly by telephone. One pilot project operated an online referral system by which partner organisations could make referrals for advice via a website.

How was advice delivered?

- ▶ Advice was largely delivered face-to-face, mainly on an appointment basis, and usually at an outreach venue. For practical and cost reasons, most projects did not offer appointments in clients' homes unless absolutely necessary, e.g. if the client had mental or physical health problems. In a few cases, home visits were the predominant method of service delivery because an outreach venue was not conducive to delivering advice. In these situations, halfway venues (which are not regular outreach venues but are located in the community) may be a useful alternative to home visits.
- ▶ Non-attendance at appointments was highlighted as a problem by several projects. It could be mitigated by tactics such as telephoning clients or sending them a text message on the day of their appointment, but some level of non-attendance is probably unavoidable when working with vulnerable and excluded people.

What level of advice was delivered?

- ▶ The quantitative monitoring data indicates that, across the pilot programme as a whole,

casework was the most common level of advice provided.

- ▶ Clients were often reported by providers to have often presented with complex, multiple problems, of which problem debt was just one aspect. As a result, it was perceived that casework could be time-consuming and involve several appointments. Ideally, what clients required was a package of help and support from a range of agencies, in order to address some of the problems that might underlie their financial difficulties. This might include, for example, help and support from specialist services around drug or alcohol addiction problems, employment and training, or tenancy support.
- ▶ The logistical issues of delivering advice at outreach venues (particularly prisons and young offender institutions) impacted on the amount of casework that advisers could conduct on-site. This needs to be taken into account when initially identifying potential outreach venues.

3.1 What approaches did the projects take?

The overall aim of the money advice outreach pilot programme was to increase access to debt and welfare benefits advice among people who are financially excluded. Among the pilot projects, this was achieved by using outreach service delivery, combined with the development of new and existing partnerships to target financially excluded people. Some projects mainly targeted 'organisational communities' through their partnership arrangements, for example partnering with housing associations to target social tenants, or working with credit unions to target their members. Other projects mainly targeted 'geographical communities' by working with partners in deprived communities to provide advice to local residents. These approaches were not mutually exclusive, and a number of projects combined elements of both.

The most common method of outreach service delivery was for advisers to run advice sessions in locations where debt and welfare benefits advice was not usually available. These sessions were generally held in venues within the community, with the aim of providing a service that was on people's doorsteps.

'[The project is]... trying to diffuse advice down to outreach locations.' [Project adviser]

Typically, this involved providing a **peripatetic advice service from fixed points**, comprising half-day advice sessions at a range of different outreach venues on a regular basis, for example once a week or once a fortnight. While some projects tended to build up

close working relationships with a relatively small number of venues, others had developed a wider network of outreach locations.

... we have a bank of venues, so that we can review them and continue, keep them on hold or move on, as necessary.

As a result, the number of venues at which advice was delivered varied widely between the projects, from two venues per full-time equivalent (FTE) adviser to eight or nine per FTE adviser; the average was around four venues. Some projects provided advice at other venues on an ad hoc basis as well, usually as required. A few projects occasionally delivered advice through **detached outreach sessions** (i.e. sessions outside of agency or organisational settings¹⁶), for example a stall at a community-based jobs and training fair.

A variation on the general pattern of peripatetic outreach was a project that provided advice almost exclusively from one local authority housing office based on a deprived housing estate; in effect, the adviser was embedded within the housing office.

Outreach approaches: An overview

- Some projects mainly targeted 'organisational communities' e.g. partnering with housing associations to target social tenants, while others focused on delivering advice to particular geographical communities. A number of projects combined elements of both.
- Most of the pilot projects worked with partners to deliver a peripatetic advice service at outreach venues where debt and welfare benefits advice had not previously been available. Some worked with a relatively small number of venues, while others developed a larger network of outreach locations.
- A few pilot projects also delivered advice at detached outreach sessions, outside agency or organisational settings, e.g. from a stall at a community jobs and training fair.
- A small number of projects operated office-based outreach services, including one that delivered advice remotely from its office to clients via video-link. Another took online referrals from partner organisations and saw clients at one of its two offices.
- In total, the pilot projects delivered advice at around 170 to 180 locations during the duration of the pilot programme. Debt advice had not been available at seven in ten of these venues prior to the pilot programme.

¹⁶ See Dewson et al, 2006 for further details of models of outreach, including peripatetic and detached models of outreach.

As well as hosting the project, outreach venues were almost always an important source of client referrals (see below). In a few cases, the hire of the venue was paid for by a partner organisation. In one area, for example, a housing management organisation paid for a venue that was used by its tenants and other local residents.

Providing a peripatetic advice service was not without its challenges, the main one being variable levels of referrals and take-up across the venues, which had to be monitored and managed. Several pilot projects highlighted the need to identify and respond to the different patterns of demand at different venues, and the importance of having a mix of types of venues to smooth fluctuations in the number of client referrals. One pilot project, for example received regular referrals from a gambling addiction charity, which was a large organisation with a high throughput of clients. It contrasted this with the periodic referrals it received from a women's refuge, where resident turnover was fairly low. Similarly, another pilot project received a steady flow of referrals from a weekly fines session at a Magistrates Court; the flow of referrals from a parents' project, based at a Youth Offending Team, was intermittent because the same people attended the project over a set period of time.

Other issues included the facilities (or lack of them) available at some outreach venues, and the considerable amount of time it could take to travel between venues, particularly in rural areas or where projects operated on a sub-regional basis. These issues are explored in detail later on in this chapter.

The small number of projects (three in total) that did not offer a peripatetic advice service instead mainly operated **office-based outreach services**. These were each rather different in nature. Two projects delivered advice from their own premises to clients who had been referred to them by partner organisations. This, it was felt, was a more cost-effective way of delivering advice than sending advisers to outreach venues where they might only see a small number of clients. In one case, referrals were made by partners using an existing online referral system; in the other, referrals were generally made by telephone.

The third project delivered debt advice remotely from its office through an existing network of over 35 video-link 'portals', which had been set up by the local authority in 2000 to improve access for largely rural communities to a range of organisations including advice services, the police, and council departments. These portals were located in local authority customer service centres and in community venues such as libraries and hospitals. Some portals were 'standalone' facilities, described as looking a bit like a bus shelter. In addition, the project offered a peripatetic outreach service that provided face-to-face debt advice in a number of rural areas, and advice by telephone.

Drawing together information from the telephone survey, the case studies and the qualitative monitoring data, we estimate that, in total, the pilot projects delivered advice at between 170 and 180 locations over the course of the pilot programme. This figure includes the video-link portals described above, and the outreach venues where debt advice was available on demand rather than on a regular basis. Debt advice had not been available at around seven in ten of these outreach venues prior to the pilot programme.

If we exclude the video-link portals (on the basis that not all of them may have been used to access debt advice) and the venues where debt advice was available on demand, we estimate that the total number of outreach venues would be between 130 and 140; debt advice was not available at around nine in ten of these venues before the pilot projects were set up.

In cases where debt advice was already available at outreach locations prior to the pilot programme, the funding for a pilot project meant that this provision could be expanded to meet the needs of more people.

3.2 Identifying and engaging target groups

Across the pilot programme as a whole, there were three main ways in which target groups initially came into contact with project advisers:

- i. **Referrals from partner organisations**, including partners that provided outreach venues and those that did not. This was generally the main way in which projects identified and engaged with target groups.
- ii. **Cross-referrals** between different projects run by the same organisation.
- iii. **Self-referrals** from people who had either heard about the service from someone who had used it or from publicity about the project.

These contact methods are each described in turn.

3.2.1 Referrals from partner organisations

As we go on to discuss in the next section, almost all the pilot projects sought to work with a range of new partner organisations in order to improve access to debt advice for people who were financially excluded.

The case studies and telephone survey indicated that, for **peripatetic advice projects**, the outreach venues at which they operated were an important source of client referrals. For some projects, these venues were the only source of client referrals. This was true across

all types of venue, but (for obvious reasons) was particularly the case among projects operating in prisons and young offender institutions. For other projects, referrals from outreach venues were supplemented by referrals from other partner organisations. In a few cases, outreach venues simply hosted the project; client referrals were mainly generated by publicising the service among target groups and from partner organisations other than the outreach venue. As one pilot project noted about this arrangement, *'it can feel like we're just renting a room'*.

The small number of **office-based projects** generally worked with both new and existing partner organisations to generate client referrals.

Across the partner organisations, there seemed to be two broad approaches in terms of identifying potential clients who might benefit from debt advice.

The first approach involved some form of **screening** whereby debt problems could proactively be identified during the course of a routine process or standard procedure. For projects working in prisons and young offender institutions, this tended to be the main way in which clients were identified. Money management and debt problems were generally discussed when offenders first came into prison as part of an initial interview, or prior to release as part of a resettlement programme. If a debt problem was identified, the offender was referred to the money advice project, generally by way of a referral form completed by prison staff that provided basic information about the extent and nature of the debt problem. In some cases, prison staff would book appointments with a project adviser; in others, it was left up to the adviser to make contact with clients. At one resettlement prison, offenders were encouraged to make their own appointments, through the information, advice and guidance unit.

On the whole, this system worked well. The exception was one prison, where few referrals had been made. The project adviser largely attributed this to a lack of ownership among prison staff, which meant that no one person had responsibility for making sure that referrals were made to the project.

Referrals from partner organisations: Key factors for effective practice

- Screening for debt problems requires sufficient throughput of potential clients and a clear line of responsibility within the partner organisation.
- Some types of partner organisation e.g. housing providers and civil courts are better-placed to act as problem noticers than others.
- Training partner organisations to act as problem noticers may help increase the volume and quality of referrals.

Referrals from partner organisations: Key factors for effective practice

- Time for partnership management is important to develop and maintain levels of referral.

The use of screening to generate referrals was found in other types of location as well. A homeless hostel, for example, incorporated the identification of debt problems into its routine assessment and monitoring process. This was introduced following poor attendance at drop-in sessions, but even with a more structured referral process take-up of debt advice was low. Hostel staff put this down to the fact that residents (vulnerable women) often did not want to engage with their financial difficulties. Resident turnover at the hostel was also fairly low – the average stay was around nine months – so the opportunity to engage with new arrivals was limited. It was therefore agreed that the money advice outreach service be provided on an on-demand basis rather than through regular appointment slots.

At a credit union, screening was built into the loan application process. As a result, if a loan was refused on the grounds of existing debt problems, loan officers would make an appointment for the unsuccessful applicant to come back and see a project adviser. Credit union staff and project advisers agreed that embedding referrals in this way seemed to work well in terms of identifying clients. Like several other projects, however, they experienced difficulties with subsequent non-attendance at appointments. This is discussed in more detail in chapter five.

A more common approach to identifying potential clients largely relied on partner organisations to act as **problem noticers** in the course of day-to-day contact with target groups. Once a debt problem had been identified, it was not uncommon for partner organisations to also book an appointment for the client to see a project adviser. Alternatively, some partner organisations completed a referral form which was then passed to the pilot project to book the appointment.

For some partner organisations, the nature of their work meant that they routinely came into contact with people who had financial difficulties. Their relationship with target groups also provided a ready opportunity to raise the issue of debt problems. This was true of housing officers or rent recoveries staff who dealt with tenants in rent arrears on a day-to-day basis. Wider debt issues could be raised with tenants in the context of managing and repaying their rent arrears. Having identified a debt problem, a referral could then be made to a project adviser. Court staff involved in running fines sessions or repossession hearings were similarly in a good position to identify and refer people to a project adviser.

'...the court ushers see people struggling with means enquiry forms and they refer them [to the debt adviser].'

[Partner organisation]

As well as those involved in enforcement and debt recovery, partners such as community finance organisations and other advice providers were well-placed to discuss personal finance with potential clients. The close contact that care and support agencies often had with their clients would also facilitate such discussion. In some cases, staff members were already trained to provide general help or basic advice around money matters and debt.

One of the partner organisations (a women's prison) described an innovative peer-led approach to generating referrals. The prison operated a drop-in centre run by prisoners, who acted as problem noticers and signposted other prisoners to a range of services, including the money advice outreach service. This proved to be the most effective referral mechanism for the pilot project, not least because 'peer prisoners' were expected to speak to every new prisoner.

For other partners such as Children's Centres or community centres, there were likely to be fewer opportunities for workers to raise the issue of problem debt, and referrals rested largely on their ability to ask the right questions tactfully and discretely. One pilot project reported that it had provided training to family support workers around how to identify clients in financial difficulty and make referrals. Earlier research into the delivery of advice in health care settings highlighted the importance of delivering formal training for staff in the role of problem noticers¹⁷.

However potential clients were identified, as discussed in chapter 2 pilot projects agreed that ongoing work was needed to maintain good working relationships and adequate numbers of referrals from partner organisations. In practice, this meant keeping the project high-profile among partner organisations, for example by advisers attending staff or team meetings on a regular basis, making presentations to partner organisations to remind them about the project and its potential benefits for their clients, or informal networking with staff.

I mean we talk to the staff there and do presentations when we initially set up the services to let them know the services that we're offering in terms of the area of advice that we cover, and kind of hope that they do take that onboard and refer people who need the advice. But a lot of it is reliant on them picking up on things. [Project adviser]

¹⁷ Legal Services Commission/Community Legal Service (2005) *Innovation in the Community Legal Service: A review of 22 projects supported through the Partnership Initiative Budget*. London: Legal Services Commission

Again, this mirrors earlier research which found that effective on-going communication between advisers and partner agencies was crucial to maintaining referrals¹⁸ In some cases, however, pilot projects reported limited commitment and engagement from partner organisations despite their efforts to promote the service, which in turn led to low levels of referrals. A few projects also had to work with partner organisations to ensure they did not refer clients inappropriately. A number of advisers highlighted the difficulty of juggling this type of partnership management with the need to meet targets in terms of advice provision.

'If the project falls behind, you have to re-market or they will forget you. You can't just be a money adviser, you have to be a project manager and a marketing person.'

[Project adviser]

3.2.2 Cross-referrals and self-referrals

Among some projects, referrals from partner organisations were supplemented by internal **cross-referrals** from other projects within their agency or other parts of their organisation. Examples of cross-referrals included clients referred to a project adviser from other outreach advice services run by the same agency, and clients referred for debt advice from a support service run by a different arm of the same organisation. One project drew all its clients from an existing welfare benefits project that had been set up by its agency. Piggy-backing on an existing service like this, it was felt, provided a ready-made client base and negated the need for marketing and promotion of the project.

Most of the pilot projects did, however, market and promote their service to target groups in order to raise awareness and encourage **self-referrals** for debt advice. This typically included producing their own flyers, posters and leaflets for display by partner organisations and at other locations within the community, or delivering leaflets to people living in the local area. At some outreach venues, staff played a part in raising general awareness about the pilot project and signposting people to it for advice. Their involvement did not, however, extend to working proactively as problem noticers.

Some projects were also promoted through their partners' marketing materials, for example in newsletters and bulletins produced by partner organisations and distributed to people who used their service. One or two projects mentioned using highly targeted marketing strategies, which were very effective in generating self-referrals. One project had designed a leaflet for a housing provider to send out to all its tenants with their rent statements. The mailing also coincided with the announcement of a rent increase. Another project had

¹⁸ Ibid

negotiated an arrangement whereby its telephone number was included on all letters sent out to benefit claimants by a local authority welfare benefits department.

A few pilot projects employed a more direct approach to promote the service to target groups. An adviser at one prison-based project, for example, ran a session in the prison's induction programme, which provided the opportunity to speak directly to all new prisoners who could then refer themselves for debt advice.

... they made sure was that I was on the timetable to speak to every new prisoner that came into [prison name] to talk about the service, and that is how we got our clients to begin with.

Another adviser provided an outreach session from a community centre, and regularly sat and talked to local residents in the community centre's café. By building trust and rapport in this way, the community centre manager felt that the adviser was able to break down the psychological barriers to advice-seeking and encourage self-referral.

Promotion/marketing strategies to engage hard-to-reach groups

- Promotion and marketing is essential to encourage self-referrals, particularly from people who may not be in touch with any statutory or voluntary or community sector organisations.
- Projects commonly produced flyers, posters and leaflets about their services for outreach locations and other venues to display and/or distribute. A few projects distributed leaflets door-to-door in their target communities.
- In some cases, outreach advice services were promoted through partners' marketing materials, such as bulletins or newsletters that were circulated in local communities.
- Targeted marketing strategies, such as sending out leaflets to tenants with their rent statements, were an effective way of generating self-referrals as was face-to-face contact with target groups.

The importance of word-of-mouth as means of raising awareness and encouraging engagement with community and statutory services is well documented¹⁹ and was widely commented on by pilot projects and partner organisations. For projects targeting people who are financially excluded, it also provides a means of engaging clients who are not in

¹⁹ Whyley C, Collard S and Kempson E (2000) *Saving and borrowing* (DSS Research Report 125). Leeds: Corporate Document Services.

contact with any statutory organisations or voluntary or community sector agencies. Moreover, word-of-mouth recommendations help to build trust among communities in the service and its advisers. Several pilot projects reported an increase in the number of self-referrals as they became better established among their target populations.

We're getting a lot via word of mouth actually, through existing and former clients... a family member, some friends... that's something that we're noticing more and more actually as the project goes on. [Project adviser]

This was true of prison-based projects as much as community-based ones. As a result, the need for promotion and awareness-raising was generally felt to decrease as the projects became more established and better-known within their respective organisational or geographical communities.

3.3 How was advice delivered?

Across the pilot programme as a whole, debt advice was largely delivered on a **face-to-face** basis. This generally meant that the adviser and client were physically face-to-face. The exception was one project (described above) that delivered advice via video-link - while the adviser and client were able to see one another, they were not in the same room. Projects were generally able to offer telephone advice where appropriate, as a means of increasing access to advice among their target groups or as a way of dealing with urgent debt problems such as the imminent threat of eviction.

For the most part advisers saw clients on an **appointment basis**, usually at an outreach venue. Appointments tended to be booked at set times at the same venue every week or fortnight, to provide continuity of service and to help the project become established with both staff and service users. An adviser might, for example, have three 45-minute appointments at a community centre every week. This type of appointment system was common across all types of location, including prisons. Some prisons, however, were not able to provide interview rooms for the project advisers to use, so advisers instead had to go and locate clients wherever they were supposed to be in the prison and talk to them in whatever quiet space they could find.

"... one of the frustrations is lack of interview space, so we're kind of out interviewing on the landings in this particular prison because there just aren't the rooms to interview... it's confidential in as much as you're not in a crowded area."

[Project adviser]

A few of the projects talked about delivering advice at 'halfway' venues – places in the local community such as libraries that did not host regular outreach sessions, but that were easy and convenient for clients to get to.

For practical and cost reasons, most projects did not offer appointments in clients' homes unless absolutely necessary, for example if a client had physical or mental health problems that made it difficult for them to leave their home. Some project staff also considered that clients attending appointments was an important part of their taking ownership of the case. For two projects, however, **home visits** had become a routine aspect of service delivery.

One of these projects offered advice across a wide range of venues including housing offices, Job Centre Plus offices and prisons. The number of requests for home visits had increased to become a significant aspect of their service delivery. They attributed this mainly to people being uncomfortable accessing advice in venues within their local community where they might already access other services. People with physical or mental health problems also tended to prefer home visits.

The second project offered advice at magistrates' courts fines sessions. It had become clear early on in the pilot that clients were not keen to receive advice within the court setting; as the adviser noted, people want to get out "*as fast as they can, understandably*". The same adviser worked with parents of young offenders at a youth offending team, and saw these clients in their homes for much the same reason.

Over the course of the project, this adviser had successfully developed partnerships with a number of care and support agencies as well, whose clients included people with drug and alcohol problems, sex workers and homeless people. In order to meet their advice needs, the adviser adopted a flexible approach to service delivery, which included home visits and meeting clients in neutral venues.

... with homeless clients follow-up advice is about meeting them with their drug worker wherever, a park bench, a shopping precinct... you have to meet these clients on their terms, wherever they are... that is the bottom line. [Project adviser]

The evaluation shows that the pilot projects could not reach a consensus on this issue. It appears that, as a crisis measure for some of the most vulnerable clients, home visits were necessary (if time consuming) aspect of outreach money advice. They were not thought to be applicable to all types of outreach, however, and pilot projects who mainly served 'organisational communities' were less likely to require them due to having better client access at partners' premises.

Delivering advice: Key factors for effective practice

- A regular pattern of outreach sessions is important to help projects become established with both service users and staff at outreach locations.
- If an outreach venue is not conducive to delivering advice or not convenient for clients, halfway venues can offer a useful alternative to delivering advice in the clients' home.
- The risk of poor attendance means that drop-in sessions may not be the best use of an adviser's time.
- Non-attendance at appointments can be mitigated by strategies such as building trust with clients, sending personalised letters to confirm appointments and explain the service, and reminding clients about their appointment by phone or text. Some level of non-attendance may however be unavoidable when working with vulnerable and excluded people.

In addition to appointments, a small number of projects also delivered advice at **drop-in sessions**, where new clients could come in to see an adviser without pre-booking. If clients required further help and advice, this was usually carried out on an appointment basis. Poor attendance at drop-in sessions had generally led these projects to move to an entirely appointment-based system fairly early on in the pilot.

„„, we thought, okay if we switch from a drop-in to an actual appointment based system then give people a note saying this is when your appointment is, then maybe they'd be more likely to attend. [Project co-ordinator]

3.3.1 Non-attendance at appointments

Poor attendance was not, however, restricted to drop-in sessions. It was not uncommon for projects to report high levels of non-attendance at appointments, both at outreach venues and at clients' homes. Anecdotal evidence indicates that non-attendance is a fairly widespread problem in the not-for-profit advice sector as a whole. Among the pilot projects, there was a general view that some level of non-attendance had to be accepted as part and parcel of dealing with hard-to-reach, financially excluded groups of people.

It is important not to write people off... these are the really excluded groups. Some circumstances can be acute, beneficiaries with mental health problems, needing 24/7 care. Persistence is part of the process. [Project adviser]

The reasons for non-attendance among the pilot projects were not always clear. Several advisers attributed non-attendance largely to the fact that clients sometimes had to wait

several weeks for an appointment, either due to high demand for the service or the fact that advice sessions were held monthly rather than weekly. One project that experienced high demand for its service had resorted to turning away clients rather than book appointments for them for several weeks time, which they might not attend.

Participants at the dissemination event in July 2007 also highlighted the fact that client commitment to the advice process could wane once any crises have been resolved, particularly if they faced other difficulties or issues in their lives. This increased the likelihood of non-attendance at appointments, and was felt to be a particular issue among younger clients.

One adviser felt that non-attendance at one venue might be linked to the referral system that had been established – as outlined above, clients were referred for debt advice when they had been refused a credit union loan, and so might agree to see an adviser without ever intending to do so. To encourage client engagement with the money advice outreach service, and so minimise non-attendance at appointments, a few pilot projects stipulated that clients should make their own appointments, rather than appointments being made on their behalf by the partner agency. This, it was felt, helped to give clients greater ownership and control over the process.

Other strategies to reduce non-attendance were discussed at the dissemination event in July 2007, and included:

- Building trust and reassurance with clients, for example by allocating a specific adviser to a client to ensure continuity wherever possible. This carried the risk, however, of clients becoming over-dependent on an adviser.
- Sending out a personalised letter in advance of appointments, to confirm arrangements but also to provide reassurance and explain how an adviser can help.
- Reminding clients about their appointment by telephone or text message. Where partner organisations provide one-to-one intensive support for clients, it can be more effective if the reminders come from them. It may also be appropriate for these partner staff to attend appointments with the client.

3.4 What level of advice was delivered?

The advice services delivered by the pilot programme fell into three broad categories:

- An initial **general help service**, where advisers diagnose a client's problems, given them information on their options, identify further action they can take and give them basic assistance such as help filling in forms and contacting creditors on their behalf.

- A full **casework service** for debt and welfare benefits at the LSC specialist help level. This includes taking action on behalf of a client in order to move their case on, and sometimes negotiation, advocacy or representation on their behalf.
- A **referral service** where a client is put in touch with appropriate advice providers if and when further action is required in areas of the law that the pilot project is not able to cover, such as consumer law, housing or employment.

Analysis of the quantitative monitoring data indicated that, across the pilot programme as a whole, casework was the most common advice service to be delivered. During the period for which programme monitoring data was available (from March 2006 up to and including November 2007), 73% of work undertaken by project advisers was casework, of which a small proportion (4%) was representation - this equates to 600 incidences when advisers spoke on behalf of clients at court or tribunal hearings. Nearly a third (29%) of work involved providing a general help service. The remainder was accounted for by referrals, and the case study interviews indicated that referrals were commonly for specialist advice around consumer, housing or immigration law.

Delivering casework: Key factors for effective practice

- The facilities available at outreach venues (e.g. telephone and internet access) impact on the amount of casework that can be carried out there. This should be taken into account when locating venues.
- Advisers face particular logistical issues when delivering casework in a prison environment. Mobile phones and laptop computers are prohibited, advisers may not have access to an interview room, and access to prisoners may be restricted by events within the prison.
- People who have complex, multiple problems ideally require a package of help and support to be put in place, of which debt advice is one aspect.
- The extent to which clients with complex, multiple problems can become involved in the advice process may be limited.

The case studies and qualitative monitoring data provided more in-depth information about the nature of the advice work, and particularly casework, which was undertaken with clients. The fact that the pilot programme aimed to deliver advice in areas of deprivation and to people who were at a high risk of financial exclusion meant that clients were often reported by providers to have presented with **complex, multiple problems**, of which problem debt was just one aspect. Common underlying problems included drug and alcohol addiction, poor mental health and low levels of literacy and numeracy. Moreover,

as people had often received no previous advice, their debt problems tended to be long-standing and to have worsened over time.

As a result, casework was reported by project staff to be time-consuming and involve several follow-up appointments. The extent to which advisers could encourage clients to become involved in the advice process was also limited.

"... we are dealing with a lot of people with all sorts of difficulties within the prison. Literacy and numeracy levels are low, there are a lot of mental health issues... Empowering is a good word, but unfortunately sometimes it's easier and simpler and more practical to do it yourself."

[Project adviser]

The activities routinely undertaken by advisers in the course of casework were to: maximise income; negotiate with creditors and debt recovery agencies; set up repayment plans; pursue formal resolution of debt problems through bankruptcy or Administration Orders; and make applications to charitable trusts and foundations for financial assistance for clients.

Faced with clients who had a range of needs, at least some of the projects aimed to work with appropriate partner organisations to develop a package of help and support for clients. The rationale behind this more holistic approach was that, by addressing some of the underlying issues faced by clients, the likelihood of recurrent debt problems might be reduced.

"... we have to figure out what's causing the problem, because it's no good just tackling one issue and rescheduling somebody's debts for the rest of their life. You know, you're better off tackling the issue that's the problem and then working outwards."

[Project adviser]

The case studies and qualitative monitoring data also highlighted a number of **logistical issues** around delivering advice in outreach venues that impacted on the amount of casework that advisers could undertake on-site. At some venues, for example, advisers did not have access to basic facilities such as a telephone, photocopier or internet connection. This limited the amount of work they could carry out when they were with clients, and meant that any follow-up work was generally carried out from the office where the project was based or, in some cases, from home.

The most extreme example of this was the necessarily restrictive environment that advisers faced when working in prison. There are tight restrictions on what items can be taken into prison by visitors. As a result, advisers reported that they were not allowed to take mobile

phones or laptop computers into any of the prisons in which they delivered advice. The lack of interview rooms meant that it was often difficult to access a landline telephone while they were with clients. This could create delays, for example, client authorisation for advisers to act on their behalf had to be sent to creditors in writing, rather than confirmed on the telephone during the course of an interview. The ability to progress cases was further hampered by the fact that prisoners did not have ready access to the paperwork they needed, and it could be some considerable time before this was obtained. Advisers' physical access to clients in prison was also restricted by events such as 'lock-downs' and roll-call, at which times prisoners were confined to their cells. Some advisers described how they managed to work round these restrictions to make the best use of their time in prison, for example by talking to clients through cell doors during lock-downs. This depended heavily on the co-operation and support of prison staff.

4.0 Working with different partners and target groups

The development of new partnerships is central to the pilot programme's aim of extending debt advice to people experiencing high levels of deprivation and financial exclusion. This section outlines the range of partner organisations with which pilot projects were working and the types of clients that they gained access to through these partnership arrangements. It then examines some of the factors that seemed to facilitate or hinder service delivery in different outreach settings, from the perspective of providers and partners.

Key findings

Working with different partners

- ▶ Almost all the pilot projects were working with new partners to reach financially excluded people; two projects appeared to rely on existing joint working arrangements to generate referrals. Numbers of referrals from partner organisations varied considerably. Some were found to be disappointing, where the relationship was not maintained during the pilot programme.
- ▶ As far as partner organisations were concerned, the main advantage of joint working was the ability to provide their service users with relatively quick and easy access to specialist advice. Continuity of service ('a familiar face') was also important for vulnerable service users. The main drawback was that demand for debt advice often outstripped the pilot projects' capacity to deliver it.

Working with different target groups

- ▶ The quantitative monitoring data indicates that the vast majority of clients (86%) were financially excluded, according to the criteria established for the pilot programme. Most clients (86%) had not accessed advice prior to seeing a project adviser.
- ▶ The types of people targeted by the pilot projects were largely determined by the types of partner organisations they chose to work with. In some cases, the target groups were clearly defined (e.g. offenders, social housing tenants with rent arrears), in others they tended to be more diverse.

Housing services

- ▶ Over the course of the pilot programme, around 15 projects worked in partnership

with providers of housing services. This mainly involved the delivery of debt advice to social housing tenants who had rent arrears.

- ▶ Housing officers or rent recovery officers were well-placed to act as problem noticers. Moreover, since 2005 referrals for independent advice have been integral to good practice in managing rent arrears and the avoidance of eviction.
- ▶ Potential conflicts of interest may arise in this type of partnership, for example once formal proceedings have been instituted by a housing provider. These need to be identified and taken into account early on in a project.

Family support services

- ▶ Around 12 of the pilot projects were partnered with providers of family support services, mainly Sure Start Children's Centres. Several projects reported low levels of take-up at Children's Centres. One reason for this seemed to be that Children's Centres have yet to become established within some communities as places to access support and advice.
- ▶ As a relatively new service, it may take time for support workers operating within Children's Centres to get to know their service users and to act as effective problem noticers. To do this, they have to recognise the relevance of debt advice to their service users. The types of service delivered at Children's Centres (e.g. nursery provision) may affect the throughput of potential clients and their likelihood of seeking debt advice at that location. This reinforces the findings from the first phase of the evaluation which indicated that family centres and Children Centres might be a challenging location for the pilot projects.

Organisations in the justice system

- ▶ Ten pilot projects were working within the justice system, mostly providing advice to prisoners, young offenders and people on probation. The need to address financial difficulties among the prison population has been formally recognised by the National Offender Management Service (NOMS), which seems to provide a useful framework for the delivery of debt advice to offenders.
- ▶ As discussed in the previous chapter, prisons and young offender institutions have systems in place that allow for the routine screening of inmates to identify debt problems and make referrals. There are, however, significant logistical and cultural challenges to delivering advice within the prison environment.

- ▶ While several projects aspired to work with the families of prisoners, this proved difficult either because of constraints on adviser capacity or because of difficulty generating referrals within the confines of penal institutions. Where partnerships had been developed, the service was generally valued by partner organisations and their service users.
- ▶ A small number of projects reported successful joint working relationships with the Probation Service. Others had been unable to get partnerships with the Probation Service off the ground, possibly because of the individuals involved or because of organisational restructuring within the Service.

Community finance organisations

- ▶ Eight of the pilot projects were working with community finance organisations, mostly in the form of credit unions. Referrals tended to be made by staff who acted as problem noticers. One credit union operated a screening system for generating debt advice referrals.
- ▶ Despite the apparent synergy with community finance partners, pilot projects had mixed experiences of joint working. Some reported a steady flow of referrals while others had seen a poor throughput of clients. Low take-up could be exacerbated by a mismatch in the expectations of community finance partners and the service delivered by the pilot project. For example if a debt advice client owed money to a community finance organisation, this would generally be regarded as a non-priority creditor – a view the community finance organisation might not share.

Other community-based partners

- ▶ Around 15 projects worked with other community-based partners, generally either employment-related services such as Job Centre Plus; health-related services; or community centres.
- ▶ Jobcentre Plus Personal Advisers (PAs) generally acted as sign-posters or problem noticers. They did not, however, have regular contact with all benefit claimants. At least one project had developed partnerships with voluntary and community organisations to engage with a broader range of benefit claimants.
- ▶ The apparently high incidence of health problems among target groups heightened the relevance of health-related partnerships, which included services for people with mental health problems, drug and alcohol teams and community health projects. Home visits were a valuable aspect of service delivery in this context.

- The community centres with which pilot projects worked generally offered a range of services for their communities. This could provide the advantage of anonymity for people seeking debt advice, as they might feasibly be using the community centre for a number of reasons. At some community centres staff acted as problem noticers, while at others pilot projects were not promoted much beyond the display of leaflets or posters.

4.1 Working with different partners

The projects involved in the pilot programme generally worked with partner organisations across a range of settings. Drawing together information from the case studies and qualitative monitoring data, we estimate that over the course of the pilot programme:

- Around 15 projects worked with providers of **housing services**. For the most part this involved the delivery of debt advice to social housing tenants who had rent arrears. Some projects were working with hostels, supported housing projects and tenancy support services.
- Around 12 of the projects were partnered with providers of **family support services**, which mainly comprised Sure Start Children's Centres but also included family resource centres and extended schools. Although families and children were the main target group for this type of work, debt advice was generally available to other people living in the vicinity as well.
- Ten projects worked with **organisations in the justice system**. Most of these were focused on the provision of debt advice to people within the criminal justice system, mainly in prisons and young offender institutions, but also in conjunction with the Probation Service. A small number of projects delivered advice at magistrate's or county courts.
- Eight projects worked in partnership with **community finance organisations**, for the most part credit unions.
- Around 15 projects worked with **other community-based partners**. This mainly involved working with employment-related support services such as Jobcentre Plus; with health services such as community health projects, mental health units, drug or alcohol teams; or delivering advice in community centres. Other partners included regeneration agencies, local authority customer service centres or one-stop shops, libraries and agencies providing services for homeless people.

Almost all the pilot projects were working with new partner organisations to increase access to debt advice for financially excluded people. Some projects (around eight of the 22) had never worked with any of their partner organisations before. Others (around 12 of the 22) had built on existing partnerships as well as working with new partner organisations. The remaining two pilot projects appeared to be partnered exclusively with organisations where some form of joint working arrangement already existed.

From the case studies and interviews with partner organisations, it was clear that as far as partner organisations were concerned, the main advantage of joint working was providing quick and easy access to a specialist advice service for their service users. As discussed in the previous chapter, at the majority of outreach venues no such specialist advice service had existed prior to the pilot programme. If any advice had been available, it tended to be provided in-house at a very basic level (e.g. from support workers who had received some welfare benefits training), or to involve referrals to generalist advice agencies which could mean a long wait for an appointment and, in some cases, a long journey to the advice agency. Several partners also highlighted the importance of continuity of service for vulnerable service users, in terms of having the same adviser providing in-depth help and advice on a regular basis, and being able to see through reportedly complex and sometimes protracted cases.

From the partners' point of view, the only drawback of the pilot projects was that, very often, the demand for the service outstripped the capacity of the project. Staff shortages at the pilot projects (e.g. because of illness) sometimes meant that the level of service available to partner organisations had to be temporarily reduced.

Partnership working

- Almost all the pilot projects were working with new partners to reach financially excluded people.
- For partners, the benefits of joint working were quick and easy access to specialist advice for their service users. Continuity of service (having a 'familiar face' providing advice) was also an important factor for vulnerable service users. The only drawback was that demand for debt advice often outstripped projects' finite capacity.
- Where take-up of advice was lower than anticipated, one option was to transfer the service to a new outreach location. Some projects were reluctant to do this if they felt there was an untapped demand for the service. Another option was to encourage take-up through marketing and promotion.

There was little evidence that partner organisations monitored take-up of the outreach service by their service users in any systematic way. For the most part, they felt that demand for the service was high, evidenced by full appointment diaries for advisers or feedback from the pilot projects. In the small number of cases where partners considered that take-up had been lower than expected, feedback was still broadly positive – they felt there was considerable value in offering debt advice to their service users, albeit sometimes at a reduced level. Indeed, some were not particularly surprised at the low level

of take-up, given the type of financially and socially excluded clients with whom they worked.

Different pilot projects responded in different ways to lower than expected levels of take-up. In some cases, the debt advice service was transferred to another venue after a fairly short period of time.

If they can't produce that regular demand where we're fully booked every week there's just no point in us being there because we're not getting the matter starts. And you can do some casework while you're there but you're not in the office, you don't have access to all the stationery and the systems so it was really just a waste of time. And on a contract that's this demanding we can't have any wasted time in a week, you can't lose three hours a week. [Project co-coordinator]

In others, pilot projects were reluctant to withdraw a service from a community where they perceived that a need existed. In their view, moving the service to a location where take-up might be higher, but the target group was less excluded, defeated the object of the pilot programme.

As mentioned in section 2.3.2, increased publicity about the debt advice outreach service (such as displaying and distributing more leaflets, flyers and posters) was used to try to boost numbers. Several projects reported that the level of referrals and self-referrals improved over time, as the project became more established with both partner organisations and their service users. Conversely, in a few cases where projects were unable to deliver a regular and consistent service because of staff absence or staff turnover, it proved difficult to get off the ground.

4.2 Working with different target groups

In broad terms, the main target group for the pilot programme was people facing high levels of deprivation and financial exclusion. Based on the period for which programme monitoring data was available (from March 2006 up to and including November 2007), the data indicate that around nine in ten clients (86%) seen by the projects were financially excluded, according to the indicators established for the pilot programme. Moreover, the majority of clients (86%) had not accessed advice prior to coming into contact with a project adviser²⁰. This mirrors the findings of the first phase evaluation, that people accessing the outreach locations covered by the project routinely met the criteria for financial exclusion, and had rarely accessed money advice before coming into contact with the project.

²⁰ Information about advice-seeking behaviour was only collected from the second quarter onwards, so this relates to the period September 2006 up to and including November 2007.

It is possible to further explore the profile of the client group according to the individual indicators of financial inclusion that were used for the programme. The following table shows how clients were classified as 'financially excluded', during the period March 2006 to November 2007.

Financial exclusion indicators	Prevalence (No. of clients)
No Savings held	10,072
Income <£14,500	9,527
Priority Debts	5,736
High interest account held	1,665
No bank account held	1,514

As the table shows, clients most routinely met the Financial Inclusion Taskforce criteria on the basis of savings and income.

Above and beyond this, the target groups for the pilot projects were largely determined by the partner organisations with which they chose to work. In some cases, the target groups were clearly defined, such as prisoners and young offenders, or tenants with housing arrears. In other cases, for example with regard to community centres and GP surgeries, the target groups tended to be more diverse, as they generally comprised people who happened to use that particular venue.

Target groups
<ul style="list-style-type: none"> • Around nine in ten clients (86%) were financially excluded, according to the programme criteria. They most routinely met these criteria on the basis of income and savings. • The majority of clients (86%) had not previously accessed advice. • Projects felt they were successfully reaching their target groups, evidenced by high levels of demand and the fact that most clients had not previously sought advice.

Information from the case studies and the qualitative monitoring data indicates that, on the whole, pilot projects felt they were effective at reaching their target groups, evidenced by high levels of demand and the fact that most clients had not previously sought advice.

I really do think we are accessing a completely different group of people, with really complex issues and the most vulnerable, which makes it difficult casework... They are the people who generally won't go out of their way to go to the bureau, to sit in the waiting room, to have an appointment arranged and then to come back on a different day to see an adviser...[Project co-ordinator]

The ability of pilot projects to 'go to where people are' and to establish a credible service was regarded as crucial to their success in reaching target groups.

... every group we've reached we've had to go out there and get in the middle of them and show them who we are, no group has come to us easily. [Project adviser]

... ... they want you to come to them... you've got to go to localities that people use anyway. I think they trust that CAB brand and they're very open to accessing it but they're not going to go out of their way to find it, particularly the most chaotic, the most vulnerable. [Project co-ordinator]

Where projects did experience difficulties engaging their target groups, this tended to revolve around low take-up at Children's Centres and establishing partnership working with some statutory agencies in the criminal justice system. There also seemed to be some specific challenges around engaging benefit claimants through Jobcentre Plus and job brokerage services. The following sections explore in detail the ways in which projects worked with different partners and target groups and examine some of the factors that seemed to facilitate or hinder service delivery.

4.3 Housing services

As outlined above, most of the projects that worked with **housing services providers** were delivering advice to social housing tenants who were in rent arrears. Housing officers or rent recovery officers were well-placed to act as problem noticers, not only because they tended to know their tenants fairly well, but also because wider debt problems could be raised in the context of addressing their rent arrears.

Good practice guidance for the management of rent arrears and avoidance of eviction was published in 2005²¹, and this encouraged social landlords (among other things) to offer tenants with rent arrears a referral to independent advice before court action is taken. A number of housing officers interviewed as part of the case studies mentioned that referring

²¹ *Improving the Effectiveness of Rent Arrears Management: Good Practice Guidance*, Office of the Deputy Prime Minister, June 2005

tenants for advice was now an integral part of their procedure for managing rent arrears. Rather than referring tenants to a generalist advice service, or an 'open door' service for which there might be a considerable waiting time, they could now direct them to the pilot project for specialist debt advice.

This type of partnership generally worked well, attributed to the fact that housing officers generally had some understanding of the debt problems that tenants might face (e.g. rent arrears caused by problems with Housing Benefit payments). There was also a clear link between their work and the work of the money advice outreach service; as one project co-ordinator commented *'it's a lot easier for them to see where we fit in'*.

Even so, there was a potential for conflicts of interest to arise. In one case, there was a possibility of a project adviser representing a client in court against the housing provider (the project's main partner). It was agreed that, if this situation arose, the project adviser would refer the case to a colleague who was a specialist housing adviser. In another case, an adviser was concerned that the project's independence would be compromised if the outcome of a housing officer's referral for advice was later used against a tenant in court. As a result, the project stopped working with housing officers and rent recoveries officers and instead focused on developing partnerships with the non-enforcement divisions of housing providers. Another pilot project experienced ongoing tension with its housing provider partner, which requested access to information about tenants' debt problems from the project's files. This was refused on the grounds of client confidentiality, and the level of referrals from this partner were low as a result. For the pilot project, this highlighted the need to manage partner expectations carefully from the outset.

Several pilot projects worked with other types of housing services providers including **hostels, supported housing projects and tenancy support services** to provide advice to residents who were often vulnerable as well as financially excluded. For one of the case study projects, partnership working with a hostel for vulnerable women had generated fewer referrals than anticipated. As a result, the project had stopped offering regular drop-in sessions and instead provided advice as required, on an appointment basis. As mentioned above, possible reasons for low take-up included the low turnover of residents at the hostel and the fact that residents might be unwilling to engage in discussion about their financial difficulties. Advisers also felt that hostel workers were (initially at least) suspicious of the advisers encroaching on their area of work. They tried to alleviate this concern by working with hostel staff to explain the purpose of the pilot project.

Social housing providers

- Independent advice is now integral to good practice in managing social housing rent arrears.
- Protocols may be needed to deal with potential conflicts of interest between housing providers and debt advisers once formal proceedings have been instituted.
- Hostel provision varies widely in terms of the target groups served and the turnover of residents. These factors may impact on levels of demand for services such as debt advice outreach.

Housing case study: Fulham CAB

- Fulham CAB worked in partnership with several housing associations and local authority housing providers to provide debt advice to social tenants.
- Outreach sessions were generally held at estate-based housing offices, which tenants were familiar with and used to visiting e.g. to sort out rent queries.
- Housing officers, reception staff and others were trained to act as problem noticers but tenants were encouraged to make their own appointments to foster ownership and engagement with the advice process.
- The venues operated an appointment system for the project's two advisers. This meant the advisers did not waste time arranging or re-arranging appointments.
- The project reported high levels of referrals and high take-up of debt advice.

In contrast, a project that worked with hostels for homeless people reported (by way of qualitative monitoring) high levels of demand for advice. This suggests that demand for services may vary considerably depending on the type of hostel and the nature of its client group.

4.4 Family support services

Partnerships with providers of family support services largely involved the delivery of debt advice at **Children's Centres**, which were set up to deliver the government's Sure Start programme. Children's Centres are *'multi-purpose centres bringing together childcare, early education, health, employment and support services for pre-school children and their*

families²²; the first 800 of these centres were established in deprived communities. As such they seem well-placed as venues for the delivery of debt advice.

Children's Centres

- Children's Centres were set up nationally to deliver the government's SureStart programme.
- Children's Centres have yet to become well-established in some communities and it may take time for Centre workers to become effective signposters and problem noticers.
- The types of service delivered at Children's Centres may affect both the throughput of potential clients and the likelihood of them seeking debt advice.

The first phase of the evaluation, however, highlighted that families and Children Centres of this kind might be a challenging location for the pilot projects and this was borne out by the second phase evaluation²³. From the telephone survey, case studies and qualitative monitoring data, it appeared that several projects had experienced difficulties getting sufficient referrals from Children's Centres, albeit for rather different reasons. Over the course of the pilot programme, at least four projects withdrew their service from Children's Centres because of low take-up. Similar problems were reported by pilot projects working with extended schools.

One of the main problems highlighted by pilot projects was that, as a relatively new phenomenon, Children's Centres were not yet well-established within their communities. It also took time for Sure Start workers to get to know their service users and to become effective problem noticers. A number of pilot projects felt that Sure Start workers did not regard the money advice outreach service as relevant to their work or their service users in the same way as, say, housing officers. As a result, the level of referrals remained low, despite the projects' promotion and awareness-raising efforts.

I don't think the staff were completely sold on it in the way that housing officers are... I don't think we really got it across to the staff even though we did bags of promotion and I don't know what else we could have done. If organisationally you're not really that interested and you're not really embracing it, it's just not going to work. [Project co-coordinator]

²² National Audit Office, 2006

²³ Buck et al, 2007.

The low throughput of referrals experienced by one project was exacerbated by the long-term absence of its project adviser which meant there had been little opportunity for the project to build up a relationship with Sure Start workers or service users.

Like the hostel described above, low turnover of service users could also be an issue at Children's Centres. One adviser who took part in a case study interview saw demand for advice tail off because the same people used the centre week in, week out. As a result, the service was reduced from a weekly to a monthly basis. Because parents all knew each other there was also, the adviser felt, a reluctance to seek advice, particularly as it was difficult to do so discretely. This improved once the project was re-located elsewhere in the building. Other pilot projects supported the view that stigma might well prevent parents seeking debt advice from the Children's Centres and extended schools that their own children attended.

In addition, the services provided by Children's Centres were not necessarily conducive to the delivery of advice. One example of this was the poor take-up of advice among parents who used a nursery school, because they did not want to stay to see an adviser once they had dropped their children off.

Finally, changes to service provision within Children's Centres could have a detrimental impact on the delivery of debt advice. One adviser had planned to work with a mother and toddler group at one Centre, but this group stopped running in the early stages of the project. The difficulties of generating referrals from this venue were heightened because of local animosity about the location of the Centre, which led parents to effectively boycott it.

A small number of projects delivered debt advice in partnership with providers of family support services other than Children's Centres. One project, for example, worked with a facility for young people that provided programmes of activities, information and advice. Another worked with a support service for people with drug and alcohol problems and their families. These organisations were generally well-established in their communities, and on the whole advisers reported high levels of referrals for debt advice. As discussed in section 3.1, however, where the throughput of service users was low or static, the flow of referrals to the outreach service was correspondingly lower.

4.5 Organisations in the justice system

Pilot projects providing advice in partnership with ***organisations in the justice system*** generally worked with prisons, young offender institutions and the Probation Service. Four projects delivered advice in court settings. In one case, an adviser regularly attended the fines sessions at a magistrate's court. The other three projects provided advice to people

attending repossession or eviction hearings. All four projects felt that these partnerships worked well, largely due to the crossover between the work of the courts and the service provide by the pilot projects. One adviser also reported a fairly steady flow of referrals from attending sessions of a Community Court demonstration project which dealt with low level offenders.

Findings from the first phase of the evaluation provided strong evidence of the need for debt advice provision among people who were incarcerated²⁴. Moreover, the need to address financial difficulties and debt problems among the prison population has been formally recognised by the National Offender Management Service (NOMS), based within the Home Office.

NOMS aims to reduce re-offending by working with offenders to change their behaviour and to address the issues that may cause them to re-offend. This work is delivered through seven pathways, one of which is finance, benefits and debt. It is intended that prisons will commission services from the public, private, and voluntary and community sectors in order to meet their objectives under each of the pathways.

The justice system

- NOMS provides a useful framework for the delivery of debt advice to offenders.
- Prisons are likely, however, to prioritise pathways where targets have been set – there are currently no targets set for the finance, benefits and debt pathway.
- There are significant logistical and cultural challenges to overcome in order to deliver advice in penal institutions.
- Some pilot projects reported difficulties engaging with the Probation Service.

Given the framework set out by NOMS, the pilot projects offered an attractive proposition for prisons, particularly as the service was already fully-funded. Unlike other pathways in the strategy, however, at the time of pilot programme there were no targets for the finance, benefits and debt pathway. In addition, as outlined in the previous section, prisons and young offender institutions already had in place systems and procedures for the routine screening of inmates to identify debt problems and make referrals. As a result, levels of referrals for debt advice generally built up fairly rapidly. The exception to this was a prison (described above), where the low level of referrals (to the pilot project and other services within the prison) was attributed to a lack of ownership of the project.

²⁴ Buck A., Tam, T., and Fisher, C., (2007) *Putting money advice where the need is: Evaluating the potential for advice provision in different outreach locations*. London: Legal Services Research Centre.

There were, however, considerable challenges to delivering debt advice within penal institutions. As well as the logistical issues outlined in the previous chapter, advisers who had not worked in this environment before sometimes found it difficult to adjust to the security routines and prison culture. As mentioned in section 2.3.3, at least two advisers left a prison project early on for this reason. One project also reported the need to reinforce its independence in the face of a prison management which regarded the project as its own, rather than one that was funded and managed externally.

Case study: Citizens Advice Offender Support Services (CitA OSS)

- CitA OSS delivered debt advice at around seven prisons and three Probation Service offices in and around the south east of England.
- Referrals came through the screening of new prisoners but also through self-referrals as word-of-mouth recommendations spread.
- Advisers had to adapt their working practices to the different regimes at each prison. At one resettlement prison, for example, prisoners were allowed to move around freely and onus was placed on prisoners to make their own appointments for debt advice and other services. In higher security prisons, prisoners' movements were restricted and advisers generally had to be accompanied to and from appointments by a prison officer.
- One of the project advisers had successfully fostered links with prisoners' families, as a means of screening for potential debt problems amongst other family members. This was done on a very informal basis, by raising awareness of the outreach service at family days. The referrals generated in this way were largely attributed to the adviser's personality, motivation and commitment. The pilot project and the prison were keen to expand this work in the future if resources were available.

In addition, several advisers highlighted the limited help they were able to provide to short-stay prisoners, who might be released to another part of the country or transferred to another prison after a matter of weeks. In these situations, onward referral to other advice services was not always possible. Even if advisers were able to provide contact details of advice agencies in the areas to which prisoners were going to be released, this was far from the *seamless service* that they would have liked to offer.

Findings from the first phase of the evaluation identified that the debt problems experienced by prisoners can have repercussions on the lives of their families²⁵. Other recent research also found that prisoners' families are vulnerable to financial instability, poverty and debt

²⁵ Buck et al, 2007.

following the imprisonment of a family member²⁶. Only two of the pilot projects seemed to be specifically targeting the **families of prisoners**. One (mentioned above) involved the provision of advice to the parents of young offenders, delivered in partnership with a youth offending team (YOT). The other involved promoting the money advice outreach service at prison ‘family days’ which were organised for prisoners’ families and children (see case study).

A few other prison-based projects had initially hoped to extend their work to include families of prisoners, but lacked the capacity to do so. One project had tried to engage families of young offenders by promoting its service within the institution’s visitors’ centre, but this had generated few referrals. The adviser who had trialled this approach felt that the environment was not conducive to advice-seeking, as families simply wanted to visit and leave. Possible conflicts of interest if the same adviser was to act on behalf of a prisoner and their spouse or partner was also raised as a concern by a number of advisers.

A small number of projects had developed successful joint working arrangements with the **Probation Service** to deliver advice. Again, this seemed to offer the opportunity to integrate debt advice with existing systems and procedures – one project reported that probationers came for debt advice as part of their supervision order. As outlined in the previous chapter, a number of other projects had been unsuccessful in their efforts to engage their local probation service in partnership working. The reasons for this were unclear, but may have simply come down to the individuals involved.

It just didn’t happen, despite lots of effort on our part, it just, they seem very reluctant to kind of move forward with it.[Project Coordinator].

4.6 Community finance organisations

The synergy between community finance organisations that provide access to affordable credit and the not-for-profit debt advice sector has already led to a good deal of joint working at a local level. In addition, the Association of British Credit Unions Limited (the largest trade body for credit unions in the UK) and Citizens Advice recently announced a new project to assist Citizens Advice Bureaux to develop partnerships with local credit unions to help financially excluded and vulnerable people living in their local area²⁷.

²⁶ Smith et al, 2007.

²⁷ Citizens Advice Service in new partnership with credit unions, Citizens Advice press release dated 16 March 2007.

Community finance organisations

- Synergy between advice agencies and community finance organisations seems to provide a good basis for joint working.
- Community finance workers can be well-placed to act as problem-noticers, but some pilot projects reported low levels of referrals.
- Low take-up could be exacerbated by a mismatch in the expectations of community finance partners in relation to the service delivered by the pilot project, for example if a debt advice client owed money to a community finance organisation, which would generally be regarded as a non-priority creditor.
- This highlights the importance of ensuring that partners are clear about the aims and remit of the project from the outset.
- Outside formal partnerships, several projects referred outreach clients to credit unions for affordable loans or to open basic bank accounts.

Credit unions are by far the most common type of community finance organisation in the UK at the present time. It is not surprising, therefore, that among the pilot projects working with community finance organisations, most were partnered with credit unions. Although one credit union had in place a system for screening potential debt advice clients, the other community finance organisations relied on their staff to act as problem noticers.

The case studies indicated that the pilot projects had mixed experiences of working with community finance partners. Some were concerned about the poor level of referrals from community finance staff, which they felt might be due to a lack of promotion of the service by community finance staff.

The level of referrals could also be affected by a mismatch in the expectations of community finance partners in relation to the service that would be delivered by the pilot projects. One credit union representative who took part in a case study interview reported how a credit union member referred for debt advice had been advised to stop repaying their credit union loan. This, the respondent felt, was bad advice as the member would not qualify for any further credit union loans and so might resort to borrowing from a high-cost commercial lender. Moreover, it might affect the credit union's propensity to refer its own members for advice in the future.

From an adviser's point of view, advising someone to stop repaying a non-priority creditor or arranging a reduced repayment is a routine course of action. The project adviser involved in the case described above stressed the need for debt advice to be provided completely independently of any partner organisation, and for this to be communicated effectively to partners.

"... we had to make it clear to [community finance organisation] staff that we need to advise the client on their own terms. We are providing independent advice. They were surprised at this."

[Project money adviser]

Other pilot projects considered that their partnership with community finance providers worked well and generated a steady flow of referrals. Even though they were not working in partnership with credit unions on the pilot programme, several other projects mentioned referring outreach clients to credit unions for affordable loans or to open basic bank accounts.

4.7 Other community-based partners

Other community-based partners that projects worked with largely fell into three groups: employment-related support services, health-related services and community centres. A wide range of other partners fell outside these categories, and included libraries, services for homeless people (such as Cyrenians), advocacy services, and support services to help people live independently (provided by organisations such as the British Red Cross).

The most common partner in relation to **employment support services** was Jobcentre Plus. There was, it was felt, a good deal of overlap between the types of people that Jobcentre Plus Personal Advisers (PAs) and debt advisers dealt with. Moreover, PAs perceived that debt problems were a significant barrier to employment for some of their customers. As a result, they welcomed the opportunity to make referrals for debt advice in the role of sign-posters or problem noticers. Unlike other services they could offer, however, referrals for debt advice did not generally count towards PAs' targets. Some advisers, therefore, felt that the motivation to refer customers for debt advice was not as strong as it was for other services. Pilot projects therefore had to rely largely on the goodwill and motivation of individuals Personal Advisers.

For the most part, project advisers worked on-site, in Jobcentres, to deliver advice. In one area, however, the recent restructuring of Jobcentre Plus meant there was no longer space to accommodate a project adviser. As a result, the project was delivered from an office close-by. This had taken some time to arrange and, in the meantime, clients referred by PAs were seen at a range of 'halfway' venues. In addition, advisers felt that the negative impact of the restructuring on Jobcentre Plus staff morale had had a knock-on effect in terms of reduced numbers of referrals. The changes created by the Jobcentre Plus restructuring, combined with the fact that PAs only saw some claimants on a regular basis, led the project advisers to develop partnerships with voluntary and community sector

organisations that provided care and support services for people on welfare benefits more generally.

In addition to the projects working with Jobcentre Plus, a few projects had partnered with other employment services, such as job brokerage schemes, employment initiatives within regeneration areas, and employment and training programmes (see case study). Pilot projects generally reported few problems with these partnerships.

Case study: Birmingham Money Advice and Grants (B-MAG)

- B-MAG partnered with a range of organisations, including Pertemps Employment Alliance, which provides employment and training opportunities as part of the welfare-to-work agenda.
- People who took part in Pertemp's employment and training programmes were referred to the money advice outreach service once they started looking for a job,
- The adviser could then address finance-related barriers to employment, such as Housing Benefit repayments, debt repayments or worries about the transition from benefits to wages.
- The fact that clients were already engaged with the job seeking process when they were referred for debt advice was seen as a key factor in ensuring client commitment to the advice process.

The exception was one project that was partnered with a local authority job brokerage service. It was intended that the job brokers would act as problem noticers but the level of referrals had been disappointing. The pilot project attributed this to a number of factors including the loss of a key member of staff at the partner organisation and the low priority placed on the outreach service by the replacement staff member. Clients also seemed reluctant to discuss their debt problems with a job broker, possibly because of the stigma attached to being in debt. As the project co-ordinator explained, *'handing over their debt problems feels like an admission of failure'*.

As a result, the job brokers had moved to simply raising awareness of the debt advice service. The project had tried with limited success to boost the number of self-referrals using posters and leaflets.

Other community-based partners

- These fell into three main groups: employment support services, health-related services and community centres. A wide range of other partners fell outside these categories, and included libraries, services for homeless people (such as Cyrenians), advocacy services, and support services (provided by organisations such as the British Red Cross).
- Jobcentre Plus was the most common partner in relation to employment support services. Jobcentre Plus Personal Advisers (PAs) felt that debt problems could be a significant barrier to employment for some of their clients.
- As PAs only see a proportion of benefit claimants, some projects had developed links with other organisations that dealt with people on welfare benefits more generally.
- The apparently high incidence of health problems, particularly mental health problems, among target groups heightened the relevance of health-related partnerships. Home visits were a valuable aspect of service delivery in this context.
- The stigma of being in debt can deter people from seeking advice. It was felt that people could access debt advice fairly anonymously within community centres because they offer a range of services and activities, and so individuals might be visiting the centre for a number of reasons. This was true of some other community-based locations too.

Partnerships with **health-related services** included services for people with mental health problems, drug and alcohol teams and community health projects. The apparently high incidence of health problems among the target groups was highlighted by pilot projects in the case studies and the qualitative monitoring returns. The scope for further partnership working with health services was also raised at the dissemination event in July 2007. Several pilot projects mentioned the importance of these partnerships in reaching out to particularly vulnerable groups, who might otherwise find it difficult to engage with mainstream advice services. In this context, home visits were seen as a valuable aspect of service delivery. These partnerships also offered the potential for joint working with support workers.

The **community centres** with which projects worked generally offered a range of services for the communities in which they were based, such as over-50s clubs, IT facilities, training courses and leisure activities targeted at young people. The advantage of offering debt advice in this environment was that people could access the service fairly anonymously, as they might be using the community centre for a number of reasons. While staff at some community centres acted as problem noticers, at other centres the pilot project was not promoted much beyond the display of posters or availability of leaflets.

Case study: Action for employment (A4E)

- A4E operated outreach services in a range of community venues. In the North East, this included a community resource centre based on a deprived estate, which provides a variety of services to the local community including adult skills and training, help and support for people who are homeless and support for people with drug and alcohol problems.
- Referrals to the money advice outreach project came from a number of sources, including other projects based at the community centre and self-referrals. The money advice caseworker also made a point of making himself known to people who used the community centre, by chatting informally to people in the centre's café.
- The community centre reception staff kept an appointment diary for the money advice outreach caseworker, who saw clients one or two days a week at an office in the community centre.
- The centre manager regarded debt advice as a vital service for local residents. The nearest advice centre was more than two miles away and had long waiting times. A generalist outreach advice service (including debt and welfare benefits) had been withdrawn from the community centre more than three years ago, due to lack of funding.

One project had specifically targeted a community centre used by people from the local Pakistani community, but this had yielded very few referrals despite a considerable promotional effort (including a leaflet drop to local households). Advisers felt this could be due to the fact that the venue was slightly away from the main public transport routes, or because of the stigma attached to debt problems within the Pakistani community.

Stigma was also an issue highlighted by the project using video-link portals to deliver advice. Standalone video-link portals in villages, it was felt, were not well used compared to those situated within other buildings such as local authority customer service centres or libraries. Like community centres, people might be accessing these building for a number of reasons, whereas the standalone portals were felt to be associated with having some sort of problem for which advice was being sought.

5.0 The achievements and impact of the pilot programme

The money advice outreach pilot projects commenced service delivery on a rolling basis between January and July 2006. At the time of writing, monitoring and interview data were available up to and including November 2007. By this stage, the pilot projects had been running for between sixteen and twenty-two months, and were awaiting a future programme funding decision prior to closure in March 2008. This chapter provides findings about the achievements and impacts of the pilot programme over this period. It starts by summarising the main outputs delivered (and recorded) by the pilot projects before discussing the extent to which the programme displaced or added value to existing money advice funding and activity. It then explores the impacts of the pilot programme in relation to partner organisations and the clients who accessed advice. A more detailed impact assessment is the focus of phase three of the evaluation.

The chapter concludes by suggesting some indicators that could be used in any subsequent evaluation, to measure the impact of money advice outreach over a wider timeframe. These indicators are relevant to the BERR projects, which have incorporated outreach money advice as part of their core service offer up until 2011.

Key findings

- ▶ The pilot projects had considerable success with reaching financially excluded clients. Nine in ten clients met one or more of the Financial Inclusion Taskforce criteria for financial inclusion, taken across the programme period as a whole.
- ▶ Based on the period for which the monitoring data was available, the pilot projects saw more than 21,800 clients, of whom 18,695 met the Financial Inclusion Taskforce criteria for being financially excluded. A total of 12,016 cases were opened.
- ▶ The pilot projects also seemed to be successful in reaching people who would not otherwise access debt advice. 86% of recorded clients in the period March 2006 to November 2007 said that they had not sought advice previously.
- ▶ Despite these successes, the pilot projects struggled to meet the targets that were agreed with the LSC. Most reported having under-performed against their targets for new cases and casework hours based on the monitoring data up to November 2007.

- ▶ The common factors affecting performance included staffing capacity for specialist money advice, and some early inaccuracies in recording case data. Project staff reported consistently longer periods of engaging - and sustaining engagement - with financially excluded clients and undertaking casework than for mainstream advice. This was said to have been caused by difficulties accessing paperwork, more complex cases, and non-attendance at appointments.
- ▶ The pilot projects generally became more efficient during the pilot programme, and some reported being 'back on target' on a month-to-month basis by November 2007. The quantitative monitoring data and some of the interviews with project staff suggest that this was partly achieved by taking on fewer complex cases and reducing the proportion of clients who were financially excluded.
- ▶ Project staff and partners reported a small amount of staff displacement from existing FIF money advice provision, but this was thought to be small scale. There was no evidence that advisers were displaced from the BERR face-to-face projects. This was avoided by maintaining distinct adviser caseloads and outreach venues.
- ▶ The programme was widely thought to have added value to existing advice work by raising awareness of debt advice among partner organisations. This was particularly the case for organisations working within the justice and housing sectors, where a close match was identified between money advice outreach and preventative financial education.
- ▶ There was consensus that the programme had widened access to specialist debt advice; thereby reducing the risk of clients receiving poor quality or inappropriate advice. Some pilot projects reached organisations where advice was previously unavailable, whereas others offered money advice across a wider geographical area. Partner involvement was a common success factor in widening access.
- ▶ The projects were routinely less successful where they served a static client base, such as long-stay hostels. This was due to the low numbers of new cases generated. There was also varied success in working with prisoners, because of the time and access issues of working in a prison environment.
- ▶ Some staff felt that money advice outreach reduced the pressure and stress faced by their clients. Others reported that they helped clients to avoid crisis points such as court orders and evictions, and prevented their money problems from escalating further. It was widely thought that clients were more aware of the risks of doorstep lending after receiving advice, and were less likely to take unsecured credit in future.

- ▶ Some partners believed that the pilot had removed financial barriers to other aspects of beneficiaries' lives, including those relating to housing, family or employment status. This was mainly the case where beneficiaries gave partners direct feedback, but such feedback was not collected systematically.
- ▶ Money advisers commonly reported having benefited from gaining wider experience of different target groups and service settings. In some cases, advisers thought they would not have gained this experience but for the opportunity that was provided by the pilot programme.
- ▶ Staff routinely anticipated that, in the medium to long-term, the money advice outreach pilot projects would help clients to avoid future debt problems, experience higher levels of personal finance, and change their attitudes towards money management. These outcomes are explored in further detail through the phase three evaluation.

5.1 Overall achievements

The evaluators based their assessment of the project achievements on a combination of the case study interviews and programme monitoring data. The quantitative data analysis drew upon the collated returns from the pilot projects, for the period from March 2006 to November 2007. The data fields are presented in full at Annex Three, whilst the analysis method is described in further detail in Annex two.

Before presenting the findings, it is important to distinguish between some of the key criteria from the data capture. These are as follows:

- *Numbers of clients seen* – refers to the numbers of people who were seen by a money adviser, as part of the pilot programme.
- *Numbers of cases opened* – refers to the numbers of people seen, for whom a case was subsequently opened. Cases were only opened if the clients met the programme criteria and were assessed as requiring this level of support. Some clients who were seen could be referred onwards to other services, for example, without a case being opened.
- *Number of cases closed* – refers either to i) cases that were successfully completed; or ii) cases that were shut-down because efforts to re-engage clients who dropped-out were unsuccessful; and,
- *Casework hours* - refers to the amount of contact time that was recorded as casework. This included time giving advice to clients, progressing casework on their behalf, or

representing them in a court or tribunal. Not all time spent with clients was recordable in this way – such as travel time.

Taking into account these definitions, the key findings are described below.

A combination of the quantitative monitoring data and the case study interviews showed that there was considerable success in delivering advice to financially excluded people during the lifetime of the pilot programme, but that the pilot projects struggled to meet their casework targets. The quantitative monitoring data indicates that, over the period March 2006 to November 2007;

- the pilot projects saw more than 21,800 clients, of whom 18,695 met the Financial Inclusion Taskforce criteria for being financially excluded;
- a total of 12,016 cases were opened;
- cumulative monetary outcomes of £11.5m were achieved for clients²⁸; and,
- a total of £63m debts were uncovered during the monitoring period.

These data underline the relative success of the pilot projects in generating a throughput of clients by offering money advice outreach at venues where it was not previously available, and bringing about improvements to clients' financial situations.

According to the qualitative monitoring data and the case study interviews, however, the outputs represent a shortfall against the Legal Service Commission's (LSC) targets. Most pilot projects struggled to meet their targets for casework hours and the number of new cases opened. At the end of November 2007, just seven of the pilot projects reported that they were on track to achieve both sets of targets. At the other end of the scale, one project was running at 80% of its targets. Performance was slightly better for casework hours, with just under half (ten) pilot projects reporting that they were on track.

The case study interviews and qualitative monitoring data revealed that a combination of factors had led to under-performance. Whilst some coordinators thought the LSC targets feasible on a month-to-month basis once at full capacity, it was considered that the shortfall in the early months of the programme could not be clawed-back. Confusion about recording caseworker time, delays in securing venues, staff turnover and complex cases were all cited by provider staff as setbacks that proved too difficult to turn around within the available timescale.

²⁸ Comprising; increases in annual income, lump sum amounts, debts written off, and a range of other measures

5.1.1 Reaching financially excluded individuals

Although there was a shortfall against targets, the quantitative monitoring data shows that financially excluded individuals were consistently reached. The considerable majority of clients – some 86% of recorded clients - met the criteria for financial exclusion in the period March 2006 to November 2007. This was attributed to the targeted strategic approach that was adopted in designing and implementing the pilot programme. There were also examples of pilot projects taking remedial action to inform partners if referrals were not appropriate.

The monitoring data also supports the interview evidence, that the pilot projects reached a high proportion of clients who had some kind of disability or long-term illness (including mental health problems). Although there are some gaps in the data recording²⁹, it is notable that around a quarter of clients who were asked whether they had a disability confirmed that they did. A slightly higher proportion reported having a long-term illness. These levels are considerably higher than for the general population, and underline the difficult personal circumstances of many clients when engaging with the advice process.

5.1.2 Casework and non-casework time

The quantitative monitoring data provides a further insight to the recording of casework time for the pilot programme as a whole. Based on records for the period March 2006 to November 2007, the average proportion of adviser time recorded against casework was 68%. This falls some way below the guideline for the pilot programme overall.

The data shows that the pilot projects became more efficient during the pilot programme, from a low of 54% casework time in the period March to August 2006 to a high of 77% for the period September to November 2007. This is consistent with the qualitative interview evidence, which highlights that the projects developed more effective strategies for boosting casework time. As described in chapter three, these strategies included shifting resources between venues and improving referral and booking procedures.

An inverse relationship can be observed, between casework time and percent of clients who were financially excluded. Whilst the proportion of clients meeting the criteria remained at or around 90% during the first year, this dipped to a low of 78% in the period September to

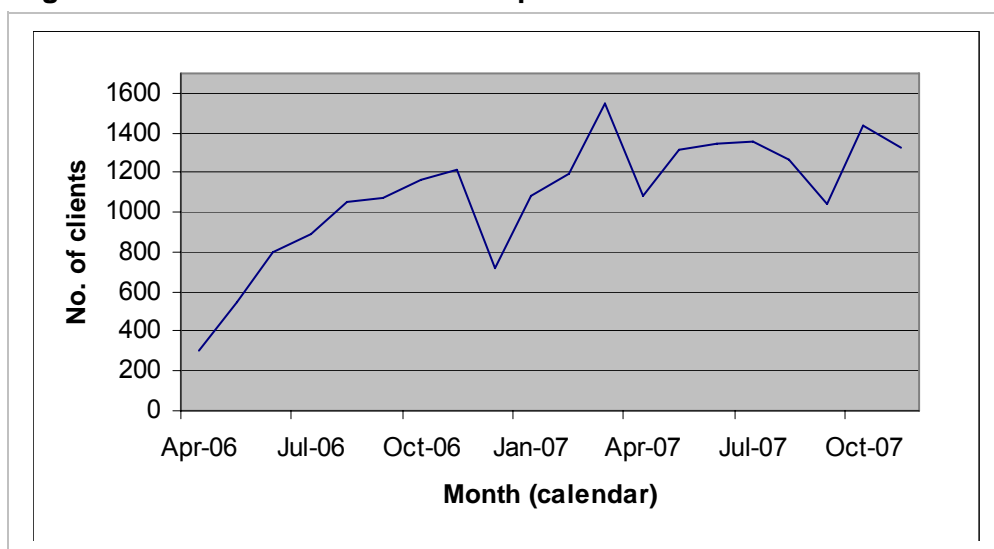
²⁹ The data only applies for the period March to November 2007, as disability and long-term illness were not disaggregated in the previous MI. Only 56% and 53% of clients answered the disability and long-term illness questions respectively. It could be assumed that a positive response would indicate a higher propensity to answer the question.

November 2007. This suggests that casework hours were boosted - to some extent at least - by relaxing the eligibility criteria for new clients. Again, the evidence is supported by the qualitative data. Projects sometimes identified that it was necessary to take-on fewer complex cases, as efforts were made to get “back on track” with targets. Some level of compromise was required, to offset casework targets with a focus on the very hardest to reach clients.

5.1.3 Throughput of clients during the pilot programme

The quantitative monitoring data makes it possible to observe trends in the numbers of clients seen, tracked across the timeframe for the pilot programme.

Figure 5.1 Numbers of clients seen per month



As Figure 5.1 shows, the first years' client throughput was as might be anticipated. There was a rapid growth in the numbers of clients seen, as the pilot projects and venues became established. Client numbers more than doubled during the first three months of recorded activity, and reached a year one peak of four times the initial figure by November 06. Given that the pilot programme started on a rolling basis from January 2006, this indicates an average of around eight months for the pilot projects to reach capacity.

The chart shows a much higher average throughput of clients in year two of the pilot programme, but with more pronounced peaks and troughs. The dip in performance for December 06 is perhaps as expected, due to reduced caseworker capacity and lower demand for advice during the holiday period. This is followed by wider variation on a monthly basis, which is harder to predict. The overall trend certainly concurs with previous

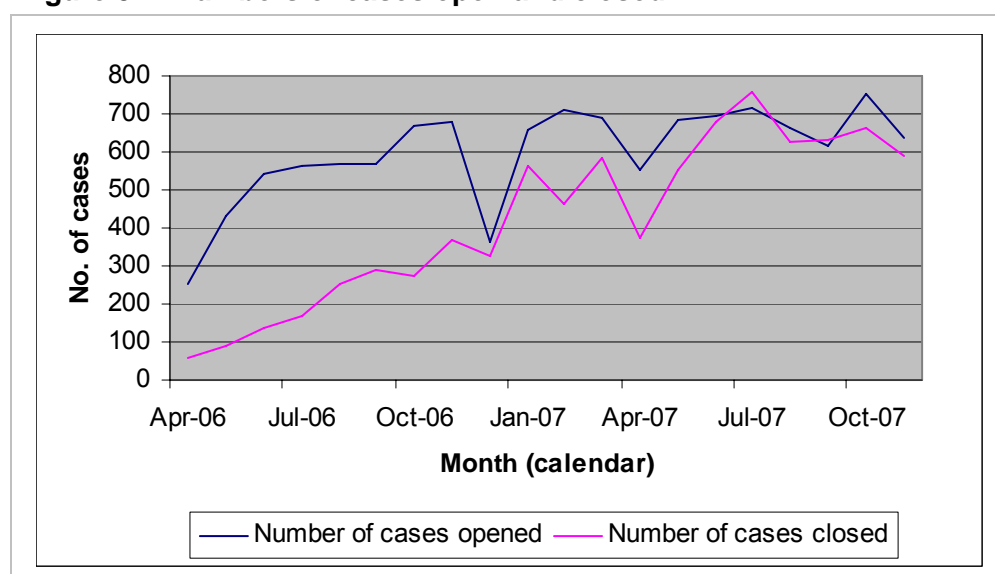
research, which shows that working with multiple community organisations can result in fluctuating client numbers rather than steady growth³⁰. The overall higher throughput in the second year of delivery must also be viewed in the context of four pilot projects receiving funding for an additional adviser, and a further pilot project re-negotiating from a half to a full contract. These developments might be expected to add some buoyancy to the outputs for the programme overall.

Although there was a downward trend by October 07, a sharper decline in numbers was not evident by this stage, and the overall picture was one of pilot projects taking action to meet their targets. A steeper downturn might be anticipated from December 07 onwards, following the funding announcement and the start of the pilot projects winding-down.

5.1.4 Patterns of case closure

The quantitative monitoring data shows that the relationship between new cases opening and case closures underwent considerable change, during the pilot programme.

Figure 5.2 Numbers of cases open and closed



As Figure 5.2 illustrates, the rate of cases closing was much slower than the rate at which new cases were opened during the early stages of the pilot programme. The ratio stood at 4:1 for the period March to June 2006, and only started to close in July 2006 as the numbers of new cases reached a plateau. It was December 2006 – a year after the start of

³⁰ ECOTEC (2006). Evaluation of the Citizen's Advice National Financial Capability Project.

the pilot programme – before the rates of case closures and new cases opening were balanced.

The qualitative interview data helps to explain these trends. The initial 'lag effect' of case closures was attributed by pilot project staff to;

- the typical case length for outreach money advice; and
- uncertainties surrounding the criteria for case closure

As discussed in chapter 4, pilot project staff identified that a high proportion of cases involved multiple debts, where a repayment plan had to be negotiated with creditors. A timescale of three to six months was not uncommon for setting this in place. Similarly, welfare benefits appeals were often found to be long and complex, compared with mainstream debt work. This was thought to have contributed towards case closures falling behind new cases opening, until the backlog was cleared. One pilot project coordinator described this as a 'life cycle' of outreach advice.

The early stages of the project were also described by pilot project staff in terms of testing-out when it was appropriate to persist with cases. Whereas some pilot projects initially held cases open if the client disengaged, it is evident that they increasingly moved to close them earlier or to refer onwards to other appropriate support. Indeed, some pilot projects found that writing to inform the client of case closure could be the trigger for them to re-engage. These actions, along with targeting greater administrative efforts towards closing cases, might help to explain the gradual levelling out of cases opening and closing.

5.1.5 Levels of help

The criteria for funding meant that the pilot projects were able to deliver money advice at all levels of assistance. As noted in chapter three, casework formed a high proportion of the recorded activity. This is further supported by Table 5.1, (overleaf), which shows that more than two thirds of cases were undertaken at casework level, with a quarter receiving general help.

Table 5.1 Level of work undertaken for the pilot programme (Mar 06 – Nov 07)

Level of help	No. of cases	%
Casework	11100	69
General help	4229	26
Representation	601	4
Other referrals	78	1
Totals	16008	100

The case study interviews with project staff confirm that most cases involved multiple debts and / or other money issues. Some level of sustained work was required with clients, therefore, to resolve their case satisfactorily.

The monitoring data also shows that representation was needed for some clients, and indeed this was the case for a total of 601 cases that were closed between April 2006 and November 2007. Although a much smaller part of the overall money advice outreach pilots, representation was by no means peripheral to the service. The interviews show that partner staff routinely expressed confidence from having access to this level of expertise, if it was required. Furthermore, this level of help denotes cases that had escalated to crisis point. The opportunity costs of intervening to achieve a successful outcome in court are potentially much higher than those for cases where more routine general help was provided.

5.2 Factors affecting programme and project achievements

A number of factors help to account for the programmes' overall performance. Here, we bring together information from earlier sections to provide an overview of factors that were common to the pilot projects, and those that related to certain types of locations, methods and target groups.

5.2.1 Factors that were common to projects

Staffing issues were reported to be one of the main factors affecting performance. As noted in section 2.3.3, over half of the pilot projects faced a shortfall in adviser capacity at some point during the programme. The reasons for such shortfalls included delays in recruiting money advisers, turnover of advisers, and periods of absence and sick leave.

These are issues faced by the debt advice sector and in relation to short-term funded projects generally, rather than factors that affected the pilot programme in particular.

Other issues were common to setting up any new pilot programme. Project staff routinely reported **a slow start to service delivery** while outreach venues were made operational and monitoring systems were set in place. A period of around three to four months was not uncommon. It also took time to raise awareness of the service among potential clients.

A common view among the pilot projects was that the **LSC targets** did not fully reflect the greater amount of time required for engaging and working with financially excluded and vulnerable clients. This was thought by some to create a disincentive for working with the very hardest to reach clients, and to put the pilot projects in a position of catch-up when seeking to meet their targets for the programme period.

A number of issues were identified across the pilot projects, regardless of the outreach location or target group:

- Relatively high levels of non-attendance at appointments, as discussed in chapter 4. Time was incurred by the adviser in travelling to outreach venues or clients' homes, which could not then be recorded. Projects tried various strategies to reduce non-attendance, including sending text messages to clients or phoning them to remind them of appointments.
- Complex and involved casework. Project staff felt that clients were more likely to have multiple debts and multiple problems than was the case generally. This incurred extra time for the money adviser to gain an accurate picture of the individuals' financial circumstances. It could also require multiple creditors to be contacted, which further extended the length of the case.

5.2.2 Factors that were specific to certain types of projects

Aside from the common factors affecting performance, it is evident that some factors were specific to certain types of projects, outreach locations and methods of delivery.

Project staff consistently reported greater difficulties in sustaining levels of advice work where the locations served a predominately **static population**. This was often irrespective of the different target groups that were served. The types of outreach venues where this problem was identified included Children's Centres, which had low throughput or churning of the same service users, and supported housing or hostels where the turnover of residents was low.

As outlined in chapter four, the logistical challenges of working in **prison environments** also had an impact on project performance. Project staff routinely identified that work in prisons incurred additional time, for a number of reasons:

- some prisons were in inaccessible locations that required extra travel time;
- security procedures could mean significant delays between arriving at the gate, passing through different security points, and seeing clients;
- access to clients could be unpredictable due to 'lockdowns' and roll calls; and
- there could be considerable delays while prisoners obtained the necessary paperwork and documentation related to their debt problems.

One project adviser working in prisons noted that the time he spent on travel, security clearance and access could exceed the time spent with a client. This posed difficulties for time recording: "*when is it casework and when isn't it? It's not always clear-cut.*"

5.3 Displacement

A number of potential displacement effects were explored by the evaluators, including displacement of advisers, advice provision, and funding for debt advice. Each of these is considered in turn.

5.3.1 Displacement of advisers

For the purpose of the evaluation, the term 'displacement' was defined as advisers leaving existing money advice provision to join the pilot projects, thereby posing a risk to the quality of these services. The definition is very similar to the one used for the *Evaluation of the Financial Inclusion Fund Face-to-Face Debt Advice Project* (2007)³¹. This makes it possible to draw some general comparisons between the findings for the two studies.

The interview evidence and monitoring data suggest that there was some displacement of staff, but on a relatively small scale. Only three of the pilot projects reported having recruited money advisers in this way, amounting to four advisers in total. All of these advisers were displaced from other LSC funded contracts; either those managed by a different provider in the same local area, or from outside the area. These findings concur with the BERR project evaluation, which also found that displacement was relatively small scale - at around 5% of total adviser capacity.

³¹ The definition for the FTF project was: "*somebody who chose to leave a paid money advice role immediately prior to joining the FIF debt advice project*" (Opinion Leader, 2007, pp.11)..

The main source of recruitment for the LSC pilot projects was following the expiry of other time-limited funding, such as local authority, Neighbourhood Renewal Fund or Big Lottery funded projects, or from mainstream provision. These advisers were often, but not exclusively, drawn from Citizens Advice Bureaux. Some pilot projects also took the approach of supporting less experienced advisers – or sometimes volunteers – to up-skill. These advisers were usually recruited from within the same organisation. A typical example was to ‘buddy’ an experienced adviser with a more junior one, or to offer training and peer support to disseminate specialist expertise. These methods avoided displacement, but the use of less experienced advisers had an impact (at least initially) on the levels of service that could be provided and a projects' ability to meet their contractual targets. As discussed in chapter 2, this approach also required a considerable investment of time from more senior or experienced members of staff in terms of training and supervision.

There was no evidence that advisers were displaced from the BERR projects, although one pilot project coordinator reported that a full time money advice outreach adviser had left to join one of the face-to-face debt advice projects. The ability to avoid displacement was thought to be due to a number of factors. It was felt that the BERR projects had already caused some churning of advisers within the sector, and that the money advice outreach pilot projects were too small to have a similar impact. The remit of the face-to-face debt advice and money advice outreach projects was also found to be quite distinct, even where the same provider managed both types of projects. For example, one pilot project coordinator described money advice outreach as *"working with specific partners at key points in time"*.

5.3.2 Displacement of provision

A second potential risk of the programme was that it would attract clients who were already engaged by other advice agencies. This would lead to churning of clients within the advice sector, without increasing the overall numbers of clients who were able to access advice.

In the main, the interview evidence and monitoring data suggests that this type of displacement was avoided. The quantitative monitoring data for the period March 2006 to December 2007 shows that the considerable majority of clients (86%) had not received advice before. The interviews also show that clients infrequently reported accessing any other type of advice for their finances at the point of referral to the pilot programme. This substantiates the findings from phase one of the evaluation which showed that many target groups had a lower level of awareness of mainstream advice services than the general population and had rarely accessed advice services previously.

These findings are perhaps as expected, when it is considered that a core aim of the pilot programme was to make advice available in new locations. As outlined in chapter three, over the course of the pilot programme, the pilot projects delivered debt advice at around 170 to 180 outreach venues, and debt advice was not available at around seven in ten of these venues before the pilot projects were set up. If we exclude video-link portals and venues where advice was available on demand rather than routinely, this figure rises to nine in ten of the 130 to 140 outreach venues where the pilot projects were operating.

5.3.3 Displacement of funding

A third and longer-term risk for the programme is that other funding bodies may perceive that their investment is no longer needed and reduce or withdraw funding for debt advice services.

The interview evidence suggests that this was not an issue for the pilot programme. The advice agencies all reported accessing a range of different funding streams, with the LSC funding most frequently complementing or running in parallel to this other work, rather than replacing it. The distinct client groups and locations for the outreach money advice were thought by many project staff to provide a clear demarcation from existing funded provision. The common view was that other funding bodies would not therefore perceive the programme as a subsidy for what they were already providing.

In terms of funding for outreach advice after the end of the pilot programme in March 2008, however, several projects expressed concerns about the possible wider displacement of fund due to the injection of money into debt advice from the Financial Inclusion Fund more generally.

5.4 Added value and impacts

From the point of view of the projects, the pilot programme facilitated the development of a range of new partnerships and the opportunity to work with these partners to provide access to debt advice among financially excluded people in areas where there had generally been little if any advice provision in the past. For partners, the pilot projects enabled them to give their service users quick and easy access to a specialist advice service, which generally complemented the services which they themselves provided.

The main evidence of impact was identified by provider and partner staff in relation to:

- raising awareness about money advice with partner organisations;
- widening access to provision; and

- reducing the risk of poor quality advice.

5.4.1 Raising awareness of money advice with partner organisations

Project staff routinely identified that they had ***raised awareness of the role of money advice amongst partner organisations***. These partners often had no prior experience of working with the money advice sector, and / or had not accessed specialist level advice before. This often reflected that the level of service was previously unavailable either geographically (in the local area) or in the context of their particular target groups. Furthermore, some provider agencies lacked the capacity to raise awareness with potential partner organisations, until the pilot project made available the funding to do so. Such findings were common to a variety of different partner organisations and settings.

For the partners, the result of the awareness-raising was to put specialist money advice on their map - often for the first time. Partner staff commonly perceived that the presence of a debt adviser at their organisation, and the opportunity to interact with them on a regular basis, raised their awareness of the benefits of debt advice for their client base. As a result of awareness that was raised through the project, partner staff consistently reported that they would be more likely to signpost their clients to specialist money advice if the need arose, than was the case before the pilot programme was introduced.

The pilot projects had particular success in raising awareness of money advice with prisons and YOIs. This was thought to be because the debt casework closely matched the work of prisons around preventive financial capability – especially in relation to resettlement. Several pilot projects found that prisons other than those with which they were already working had contacted them to inquire about outreach money advice. This was thought to be due to the high demand for the service, and word-of-mouth as the pilot programme came to the attention of other justice organisations. The pilot projects were also routinely successful in raising awareness within housing sector organisations. Project and partner staff found that the money advice struck a particular cord with Housing Associations, due to the increasing move towards earlier intervention with tenants to tackle rent arrears.

These findings relate back to the discussion on effective publicity and targeting in section 3.2.2 of the report, in that awareness-raising was most effective where the project message was tailored to the partner organisation's needs.

5.4.2 Widening access to provision

A further perceived impact of the project was to ***widen access to specialist debt advice***. Project staff commonly reported that they encountered clients who had not received money

advice before. Many of these clients' financial difficulties had gone unresolved for some period of time. Some partner staff reported being unable to locate external advice for their clients prior to the project. If they had been able to refer clients for advice, this tended to be generalist advice or involved a long wait for an appointment with a debt adviser.

Where pilot projects were successful with widening access, this was achieved in different ways according to the delivery model they had established with partners and venues;

Some project staff identified that the pilot programme enabled them to **access new organisational communities**, with whom they previously had limited contact. This usually involved working with partner organisations where money advisers would not otherwise routinely come into contact with the client group; either because of physical access issues (such as residential or prison settings), or because of the context for clients accessing the partner venue was quite specific (such as a loan appointment at a Credit Union). Pilot projects that widened access in this way often worked with a smaller number of partners in a sustained way. Having individual advisers assigned to specific partners and venues was thought to be a common success factor for this type of delivery model.

This type of access was particularly thought to be widened by working with courts, prisons and young offender institutions (YOIs). Advisers consistently said that the steps taken to widen access through the pilot project had helped to demonstrate a latent demand. For example, one adviser identified that between ten and twelve new clients were reached per week by working at a Magistrates Court. A smaller number of pilot projects reported success from working with mental health services. One project coordinator described how they had previously struggled to engage mental health clients, because it was only possible to offer a hospital-based service in the past. These clients were said to have been more successfully engaged through the pilot project, because it was now possible to schedule follow-up in the community. This aspect of the service was in greater demand.

Other project staff identified that the pilot programme had enabled them to **offer money advice across a wider geographical area**. In some instances, providers had struggled to reach potential clients previously, due to their distance from a suitable venue. An example included out-of-town housing estates, where there was limited scope to raise awareness due to the lack of an adviser presence. A number of the pilot projects were able to make links with these communities, by increasing the number of access points at which advice was available. Project staff observed that, by making advice available at a range of new locations, clients were more likely to hear about the project and had more options for booking an appointment within travel distance. This was described in terms of establishing a 'community base' for money advice that did not exist before.

Pilot projects that took this approach tended to work with a larger number of partner organisations and venues more flexibly. Project staff commonly reported that having advisers available to numerous partner organisations enabled them to respond to some of the most isolated clients, whilst still keeping caseloads buoyant overall. This method sometimes helped the pilot projects to access 'harder to reach' client groups, who were not in contact with mainstream advice. One pilot project reported considerable success in delivering money advice to **homeless people and sex workers**. This was made possible by offering peripatetic advice, in deprived localities where community organisations already had an outreach function. New referrals were generated by word-of-mouth. .

Project staff sometimes reported that access was widened by working in very rural areas. One project provided improved access and uptake to money advice that was provided by video-link. The following case study explains how this was done.

Case study: Widening access to money advice in a rural area East Yorkshire CAB and Boothferry CAB

The pilot project operated on a partnership basis between two Citizens Advice Bureaux (CAB), across a very rural area. Prior to the project, some use had been made of local authority funded video-link equipment to generate referrals for advice work. Booths were located in small towns across the area with a direct line to an adviser, but take-up was poor because of waiting lists. Clients might have to wait a month for an appointment, during which time debts could escalate further and result in a Court Order.

With the extra adviser capacity for the project, waiting lists were reduced to a week. This was found to make the difference between beneficiaries using the service, or not. The video-link approach has since taken off, with regular patterns of referrals.

Project staff commonly identified that the relationship with new partner organisations was a key factor in widening access. The pilot programme gave a context to approach partners where previously there was little opportunity to do so, and provided the extra development time to maintain this contact once it had been made. Combined with the extra staffing capacity for money advice through the programme, this enabled the advice agencies to offer their service to a wider range and number of clients in new locations.

Access was not, however, unproblematic. As discussed in earlier sections, low take-up at certain venues was a problem encountered by several pilot projects, indicating that providing outreach advice in an area where there is perceived need does not guarantee that there will be a demand for it.

5.4.3 Reduced risk of poor quality advice

A further impact again was routinely to ***improve the quality of debt and money advice available to clients via outreach venues.***

Partner staff frequently reported that the money advice helped to address gaps in their own knowledge and expertise for meeting their clients' needs. This was particularly the case where some level of guidance on money matters was required as part of their professional role, such as housing support workers and prison staff. Partner staff described the project as providing "...a legal basis to the advice" and "a full money management service".

The level and quality of advice was improved for clients, by providing access to a specialist money adviser through the project. This enabled the client to benefit from the higher level of financial expertise that was available from specialist project staff, and to receive a more in-depth casework service than was routinely offered by partner organisations. As a result of receiving better quality advice, clients were consistently able to access their full entitlements, and to take more effective steps to prevent debts from escalating further. The impact was thought to be the greatest for more complex cases that involved multiple debts, or where there was a need for tribunal representation.

Partner staff reported greater confidence that clients were receiving the correct benefits, and that "...we no longer need to offer advice beyond where we are comfortable to do so". There were also some reported time and efficiency savings from passing money issues on to the project for attention. This was said to have taken pressure off partners' own caseloads, and to focus on their main area of professional expertise.

From the providers' perspective, the engagement of partner staff in the advice process was often thought to have helped improve the quality of service offered to clients. Project staff described how, before the pilot programme, they inevitably encountered some clients who were already in contact with other support services; such as drug and alcohol support, mental health teams, or probation services. If these clients had sought advice opportunistically, it often meant there was no direct communication between the adviser and these other services. This could make it difficult to gain a full picture of their situation.

By working directly with partner staff through the pilot programme, advisers routinely identified that it was possible to make a more accurate assessment of clients' needs. This was because having regular contact with partner staff at their premises gave an insight to how money advice completed the service provided by that organisation. Some project and partner staff thought this helped to provide ***a more holistic approach for the client.*** There were also examples of advisers reporting that they themselves had gained new skills and

knowledge from working in different service settings, making them more effective. This was particularly the case in prisons and YOTs, where the pilot programme sometimes provided the first opportunity for advisers to gain first hand experience of this environment.

Partner engagement in the advice process was often the most beneficial, where the main point of contact was a keyworker or caseworker. There were examples where partner and project staff were said to have worked together to provide reinforcing messages to the client about their finances. In some instances, this was thought to have reduced the risk of the client disengaging from the advice process. The following case study provides an example.

Case study: Positive outcomes from partner engagement in the advice process Dudley and District CAB

The pilot project worked with a number of different partner organisations to deliver money advice within targeted local neighbourhoods. One of the partners was the Probation Service, with whom a new link was made specifically for the pilot programme. The provider had struggled to engage probation clients in the past. This was thought to be due to the compulsory nature of Probation Orders, which sometimes made clients resistant towards further agency involvement in their lives. The provider had also previously lacked a point of contact the Probation Team for targeting the advice service.

Project and partner staff reported considerable success from working together during the pilot programme. Having physical access to the Probation Office was thought to have helped develop a mutual understanding of how money advice sits in relation to Probation Orders. This enabled a structured programme of support to be created around each client. Where clients seemed to be at risk of disengaging from the advice process, a 'three-way dialogue' was established, including the Probation Officer and money adviser. In a number of cases, this joint approach was thought to have kept the case on track.

There were also some tensions from working closely alongside partner staff, however, and this 'three-way' approach was not successful in all situations. As discussed in previous sections of the report, advisers sometimes faced a challenge in balancing the demands of the partner organisation with the priority to maintain client confidentiality at all times.

5.5 Meeting clients' needs

Project advisers were able to identify a range of different benefits from their service for clients, some of which were also verified by partners who had regular contact with the same clients. In the main, these benefits were observed rather than documented³². By way of illustration, less than a third of the pilot projects reported collecting written feedback from clients. The most widespread approach was to send a satisfaction questionnaire at point of case closure. The response to this method was usually low, however, and verbal feedback was favoured by most of the pilot projects. There was no evident demand to undertake tracking of clients on a larger scale, nor were clear options identified for doing so.

It is possible to highlight a number of areas where providers and partners felt the outcomes were the greatest for their clients. These are described below.

A main way in which partners reported assisting clients was to ***alleviate personal stress at a time of crisis***. This was said to be made possible by the capacity to take on cases at relatively short notice, and with the expertise to negotiate with creditors directly. Most of the pilots reported taking referrals on this basis, often where individuals had acknowledged the problem only as last resort or due to an unexpected change in circumstances.

Project staff routinely identified that the outreach money advice gave some "*breathing space*" for clients, where they were under significant pressure from creditors. The money advice service was thought to help them regain control over their situation, and reduce personal stress. A number of different actions were reported to achieve these benefits for clients. Examples provided by project staff included the following:

- Contacting creditors on behalf of prisoners, to arrange for interest charges to be frozen. This relieved some pressure at a time when the shock of custody made it unlikely that debts would otherwise be considered. It also prevented creditors from contacting the family, and removed this extra cause of concern for the individual.
- Providing a combination of budgeting advice and income maximisation for young parents, such as where an unexpected pregnancy placed their living arrangements under threat and where full entitlements were not being accessed.
- Using Office of Fair Trading (OFT) guidelines to call a halt to multiple creditors chasing the same debt, and to ease the pressure on the client where this had reached levels at which they were unable to cope.

³² Relatively few arrangements were found to be in place for client tracking or evaluation.

Project and partner staff sometimes reported that the outreach money advice **removed financial barriers preventing clients from accessing other services**. This was more routinely said to be the case where it was possible to work alongside other specialist partners to gain a full understanding of the clients' needs. One project helped to secure access to an affordable loan, for clients who might not otherwise be able to access credit. This was achieved by working in partnership with a local Credit Union, as the following case study explains.

Case study: Removing client's financial barriers

Leicester Money Advice

Successful outcomes were achieved for some pilot projects, by delivering money advice alongside community finance. One pilot project managed this in partnership with a local Credit Union. Referrals were taken from potential clients who were ineligible for membership because of their prior debts. The money adviser set in place a debt repayment plan and raised awareness of the risks of unsustainable borrowing. Clients were then able to return to the Credit Union and access their capacity-based lending scheme. The fast referral was thought to be the key – clients would previously disengage at the point when the loan was turned down, placing them at risk of turning to doorstep lenders.

Some project and partner staff identified that the money advice sometimes helped clients to **make a successful transition to independent living**. This outcome was observed in a number of different residential settings, including women's refuges and a gambling addiction project. Staff from one pilot project reported that they had achieved successful outcomes for clients living in sheltered housing, for example. Here, it was found that 'serious or complex' debts involving Council Tax or Housing Benefit could prevent clients from being re-housed. This barrier was overcome by using a casework approach to resolve the immediate debt issue, alongside advice on basic money management in preparation for returning to the community. As reported previously, however, the drawback of working in such settings was that the client base could prove small. This meant that throughput was typically lower than for some other types of venues, even though the need for the service could be high.

There were also examples where project staff thought they had helped clients **move a step closer to employment**. One pilot project coordinator described how, by working with an employment agency, the money advisers were able to take referrals from clients for whom debt was a perceived barrier to work. This included where clients were concerned that a

change of benefits status or employment might act as a trigger for creditors to increase their demands. The pilot project was able to work with the clients to resolve the debt issue, and refer them back to the employment agency to resume job-seeking. Such success stories varied between pilot projects, however. Some pilot projects found that the targets of employment agencies posed a barrier to joint working, and that debt advice was too low a priority to generate new referrals.

Client outcomes were less routinely observed in situations where the partner organisation provided a venue without further involvement. Here, there was often little way of knowing how the client benefited, beyond what was observed by the money adviser. A variety of different reasons were given for providing a venue only and relatively few of the 22 pilot projects adopted this as their main approach. The exception was where the money advice service was managed on a 'remote' basis; including one pilot project that used an on-line booking system and another that delivered sessions via video-link portals (see chapter three for further information). Other projects tended to link with a smaller number of outreach locations that served as a venue only – sometimes community centres or clinics – alongside a number of other locations where partner involvement was higher.

6.0 Conclusions

This report has presented the findings from phase two of the Money Advice Outreach Evaluation, which was carried out by ECOTEC with the Personal Finance Research Centre (PFRC). The evaluation aimed to establish the effectiveness of the processes of setting-up and delivering the 22 pilot projects, and to identify the impact and outcomes within the programme period from the perspective of the providers and partners who were involved.

Chapter one explained the context for the programme and described the characteristics of the pilot projects. The development stage was discussed in chapter two, before chapters three and four considered the processes of delivering money advice and how this was achieved at different outreach locations. Chapter five then summarised main achievements from the programme, and explained the factors that influenced them.

This final chapter draws together the evidence from the report, to identify the main lessons learned from planning and delivering outreach money advice. It provides a summary of the main achievements of the pilot programme, before concluding on the overall effectiveness of the development and delivery of the outreach money advice, and the emerging impacts. The chapter then identifies some of the characteristics that make up an effective money advice outreach project, before outlining some of the main considerations for the future planning, funding and delivery of money advice outreach.

6.1 An overview of the programme achievements

The evaluation has shown that the projects achieved considerable success in delivering outreach money advice to financially excluded clients during the programme, in often difficult and challenging circumstances. At the time of writing, the projects had successfully engaged a wide range of partners and established outreach money advice at between 170 and 180 different locations. Over 21,800 clients were seen, of whom nine out of every ten met the Taskforce criteria for financial exclusion, and a total of 12,016 cases were opened. The cumulative (monetary) outcomes achieved for clients were estimated at £11.5m. Whilst the success of individual pilot projects was by no means uniform, these achievements demonstrate that money advice outreach provision was embedded fairly rapidly and led to measurable financial outcomes for the client group.

The evaluation shows that the projects have gone some way to evidence the demand for outreach money advice amongst financially excluded clients, and to develop viable models for servicing a range of different locations. This process was consistently reported by project staff and partners alike to have:

- raised awareness of money advice with wholly new partners;
- widened access to new clients and locations where money advice was not previously available, or available only at a very limited level;
- improved the quality of advice provision available to clients on an outreach basis, and reduced the risk of poor or partial advice;
- enabled money advisers to gain experience of a wider range of target groups and settings and to deliver money advice alongside other types of services; and
- achieved immediate benefits for clients, including crisis avoidance, reduced levels of personal stress and, less routinely, removing financial barriers that prevented clients from accessing other services, such as housing or family support.

In achieving these benefits, the projects delivered a predominately casework-based service (69% of cases). Legal representation provided a much smaller aspect of the provision (4% of cases). The benefits of clients having an adviser to represent them were thought to be considerable, however, in the minority of cases where this service was required.

The most significant challenges for the projects related to:

- the shortage of expert money advisers within the sector, which led to some recruitment delays, and
- providers' perception that it was an often time consuming process of engaging – and sustaining engagement - with financially excluded clients.

A high proportion of the clients were found to have other problems that were characteristic of socially excluded groups, including drug and alcohol dependency, mental health issues and low levels of basic skills. The monitoring data also showed that a high proportion of clients had some kind of disability or long-term illness, meaning that their levels of mobility were sometimes poor. Taken together, these issues meant that considerable work was often required to encourage clients to engage, which was further compounded by poor access to paperwork in outreach locations and problems with non-attendance at appointments.

These factors were found to have combined to restrict the performance of the projects against their case targets. Most of the pilot projects reported having under-performed against their targets for new cases and casework hours at the time the evaluation fieldwork took place. There was some evidence that the pilot projects improved their effectiveness as the provision embedded. This was said to be as a result of momentum for new referrals as networks expanded, alongside extra measures to counteract non-attendance and close-down dormant cases. Even so, very few of the pilot projects reported being on course to achieve their targets outright for the whole programme period.

Considered alongside the evidence of benefits for partners and clients, there appears to be a certain level of mismatch between the formal LSC project targets and the inputs that are actually required to deliver outreach money advice 'on the ground'. The implications are discussed in further detail later in this section, with a view towards the future funding of outreach money advice.

The remainder of this chapter explores the effectiveness and impact of the projects in further detail, and considers the extent to which the programme aims were met.

6.2 The effectiveness of programme management

The start-up and early development of the programme were found to have been fit for purpose, with general consensus on the suitability of the aims and criteria. In particular, there was widespread support for having common measures of financial exclusion that had been consulted upon by the sector.

In terms of the tendering process, the guidelines for potential applicants were thought to help contractors focus on target groups and locations, drawing on research, statistics and local information. Delays in decision-making and the award of contracts did not seem to create any particular difficulties for most of the successful projects.

Once operational, the type and level of continuing support from the Legal Services Commission (LSC) was generally reported to have been appropriate. The projects most routinely identified a need to check 'technical' issues such as those relating to the monitoring format, rather than needing additional guidance for delivering outreach money advice. Most projects thought the model of a single LSC monitoring officer worked well, and this was thought to have provided continuity in the support received.

The pilot projects more routinely expressed concerns in moving towards the exit phase of the programme, that insufficient guidance was available about future funding. Few of the pilot projects could guarantee a post for money advisers without the programme funding, which led to concerns of widespread redundancies. It was generally acknowledged, however, that funding decisions were taken at a Ministerial level rather than resting with the LSC as the Managing Agent for the programme.

6.3 The effectiveness of the projects in meeting the programme aims

HM Treasury set out a number of aims for the outreach money advice, which guided the development of the programme. The following considers each of these aims in turn and concludes on the extent to which they were addressed by the projects³³.

Aim 1: To focus in areas of high financial exclusion, with services targeted towards those most likely to experience financial exclusion

The phase two evaluation found that the projects were largely successful in reaching financially excluded individuals. Some 86% of recorded clients met one or more of the programme criteria for being financially excluded in the period from March 2006 to November 2007. This represents 18,757 out of the total 21,811 clients seen in the corresponding period. In particular, the bidding process was reported to have been effective in focusing the providers on geographical areas and target groups that experience financial exclusion. This was reinforced by the referral and assessment process by provider staff.

The reasons for one in nine clients *not* meeting the programme criteria are not fully documented. The interview evidence suggests possible factors may be:

- gaps in data held for individual clients;
- inappropriate referrals from partners who were unfamiliar with the programme criteria;
- a smaller number of clients 'at the margins' of the criteria, who were nevertheless deemed to warrant support by project staff; and,
- steps taken by some pilot projects to make-up the shortfall against their targets by increasing quotas of clients who fell outside of the Taskforce criteria.

In most cases, the clients for the programme met the Taskforce criteria on the basis of low income or lack of savings. Indeed, the criteria for financial exclusion were reported to map very closely to those for social exclusion. Partners and providers routinely found that clients had complex and multiple problems, including drug and alcohol addiction, poor mental health, long-term illness or disability, and low levels of literacy and numeracy. These issues had a knock-on effect for the scale and type of service, which is considered later in this chapter.

³³ Legal Services Commission, Money Advice Outreach Pilots Contract, pp. 4.

Aim 2: To take legal and advice services to locations which are already frequented by potential clients but where money advice services cannot be ordinarily accessed

The process evaluation indicates that the pilot projects consistently reached financially excluded clients who were previously unable to access money advice locally. This was usually achieved by providing access in *new locations* where the service was not previously available at all, or where it was only available at a very basic level, such as through basic welfare benefits advice training for support workers. A smaller number of projects were able to reach new clients by taking referrals from partner agencies, but delivering *office-based services* at their own premises.

The evaluation showed that a host of practical methods were used to widen access to outreach money advice, but that principally this was achieved in one of two ways;

- by providing outreach services to **organisational communities** for whom money advice was not previously available, such as in residential or prison settings. The pilot projects routinely achieved this by working with a smaller number of partner agencies in a sustained way, to design the service around the needs of their client groups; and,
- by targeting specific **geographical communities** where money advice was not previously available. The pilot projects sometimes achieved this by taking money advice to remote or isolated areas, or by networking a large number of community organisations to establish a 'community presence' for outreach money advice.

Most pilot projects were found to use a combination of the two approaches, to serve a variety of different target groups within their local area. Of the two, the organisational route was more commonly described as the core operating model.

The findings indicate that, at the time of the evaluation fieldwork, the pilot projects were delivering advice at between 170 and 180 outreach venues. In seven out of ten cases, debt advice had not previously been available at these venues. This figure rises to nine in ten if we exclude video-link portals and venues where advice was available on demand rather than on a regular basis. The quantitative monitoring data for the period September to December 2006 highlighted that most clients (86%) had not accessed debt advice before coming into contact with a project adviser. This confirms the phase one research findings.

Aim 3: To provide money advice through new methods and in conjunction with new partners

The evaluation found that almost all of the projects worked with new partners to deliver outreach money advice. Partner organisations routinely provided the first point of access to financially excluded client groups, and many offered use of outreach premises to host money advice sessions. The case studies and qualitative monitoring data indicated that pilot projects tended to review partnership arrangements on an ongoing basis. Where take-up of advice was lower than anticipated, projects sought to develop new partnerships and/or establish alternative outreach venues.

Whilst the money advice was mainly delivered in conjunction with new partner organisations, there was little evidence of the development of *new methods of outreach service delivery*. For the most part, pilot projects delivered specialist level advice by linking with partner organisations to negotiate access to their venues, or through a system of appointments at community venues (such as community centres or GP surgeries). A few operated office-based services, including one project that delivered advice remotely via a network of video-link portals, and another used an online referral system to generate client referrals from a wide range of partner organisations. In both cases, these systems were in use prior to the pilot programme. The funding received by these two pilot projects enabled existing services to be expanded, through increased adviser capacity.

The overwhelming priority identified by provider and partner staff was to offer a specialist debt advice service, rather than to take an innovative approach. In the main, project staff reported providing a combination of income maximisation, debt advice and some financial education. These services were sometimes provided as part of a 'package' of support for clients whose personal finance problems often overlapped with a wide range of other issues.

Aim 4: To ensure that existing money advice funding is not displaced, and to take existing money advice work into account and to build upon it where possible

The projects usually reported having taken account of existing advice work to some extent, but a certain level of displacement was thought to have occurred in spite of this.

The displacement of *advisers* was not found to be widespread in the short term, although there were three reported instances of advisers being recruited directly from other LSC-funded provision. In most cases, recruitment followed the expiry of other time-limited funding, or less experienced advisers were up-skilled for the project. The latter approach was found to be time consuming, and placed far higher demands on supervisory staff to quality assure the level of service.

The displacement of *provision* was also thought to have been avoided. Most of the advice agencies were confident that they were the sole providers of specialist advice in their operating area. Indeed, the bidding criteria required evidence of working in new locations where money advice was not previously available. The relationship between the FIF money advice outreach programme and the BERR-funded programme was generally reported to be complementary. This was even found to be the case in those local areas where both programmes had operated. The key factor was thought to be the distinct remit for outreach money advice in '*working with specific partners at key points in time*'.

The displacement of *funding* was a third potential area of risk, whereby funding bodies might perceive their investment for debt services is no longer needed as a result of the pilot projects. The interview evidence suggested that this was not an issue for the pilot programme. Project staff were generally confident that the targeted nature of the outreach provision helped to demarcate the project from other mainstream advice work. This in turn was thought to counteract a perception by other funders that their support was no longer needed.

6.4 The effectiveness of the processes of delivering outreach money advice

The process evaluation has presented a number of different models for delivering outreach money advice, each with relative strengths and benefits. The level of involvement from partners was found to vary considerably in each case; from an ad hoc role as *problem noticers* to spot potential money issues on behalf of their clients and make a referral; to a more systematic *screening* process whereby money issues were diagnosed as part of a core assessment process for clients.

As described previously, it is possible to distinguish between those pilot projects that delivered provision mainly to **organisational communities** and those that targeted specific local **geographical communities**. Both were found to be viable delivery methods, if the needs of the client groups and practical access arrangements were considered in advance. Whilst neither approach was found to be singularly more effective, it is possible to generalise from the interview evidence that;

- Where links with *single organisations* were successfully managed through a close and sustained relationship with partner staff, this sometimes provided the greatest potential to embed money advice as part of other multi-agency provision for clients. This was routinely (but not always) found to include prison, youth justice and housing settings. Where these partnerships stalled, however, there was a risk of low numbers of new cases, due to the reliance on the partner organisation to broker access to the client groups; and,

- Where *geographical targeting* was effectively managed through regular awareness-raising and networking, it sometimes provided the best method of reaching isolated or deprived micro-communities where debt problems were rife. It also helped to access clients who were not on the books of most statutory agencies and might not therefore be accessible via an organisational method. Examples included taking referrals from homelessness, drug and alcohol or sex worker teams who tended to operate peripatetically. Where not managed effectively, the approach risked becoming ‘scattergun’ and therefore acting in isolation from local partner organisations.

On balance, the pilot projects that were the most consistently successful were those who worked in a more integrated way with partners, and found a niche for money advice. Although less commonly achieved within the programme; this helped to dovetail the money advice with partners’ service objectives, and therefore helped to secure a higher level of buy-in. The development of referral agreements was found to assist the process.

The process evaluation further identified some differences in how the projects engaged partners and their clients by ***working in different sectors and outreach locations***. In brief, these were as follows:

- **Housing services.** This mainly entailed providing debt advice to tenants with housing arrears. The method proved effective for eviction cases, but raised conflicts of interest if a partner entered into court proceedings against a client.
- **Family support services.** This mainly included work at Children’s Centres. In spite of a high perceived need for young families, referrals were low in number. The relative ‘newness’ of the partner service was thought to be a factor.
- **Organisations in the justice system.** This was mainly advice to adult prisoners at pre-sentencing, custody and probation stages and young offenders. These settings often showed acute demand, but access proved time consuming.
- **Community finance organisations.** This mainly entailed links with Credit Unions to join-up work around debt and savings and provided the ‘right place / right time’ for clients looking to borrow. Potential conflicts of interest were again an issue.
- **Other community-based partners.** This included a diverse mix of employment agencies and community centres. Anonymity of some community venues was found to encourage referrals, but venues were less effective where partner staff were not present to promote. There was mixed effectiveness of working with benefits claimants, due to a lack of routine contact with provider staff.

Although it is clear that there was no ‘optimum’ model for providing outreach money advice, a number of characteristics were found to be common to the more successful projects. These help to address the question of ‘***what does an effective project look like?***’, and are summarised in the following table.

Effective money advice outreach pilot projects – some characteristics

- i. Early involvement of key partner agencies at bid development stage, to identify how and where the service might be placed to achieve the most positive impact, and including links at a strategic level within each organisation where possible.
- ii. Time set-aside to raise awareness with partners at the start of the project and at appropriate intervals to keep the momentum. This needs to be a two-way process, so that provider staff also understand partners’ needs, and can access any additional training that is required to work effectively with their clients.
- iii. A core group of partner organisations that provide a balance of *throughput* – guaranteed numbers of referrals over time due to high demand, and *heavy-end outreach* – reaching the most vulnerable clients who might require additional visits to engage, and would otherwise pose difficulties for meeting case targets.
- iv. The use of referral protocols, service level agreements or similar where possible, to help manage partners’ expectations, to assist the integration of money advice within partners’ services, and to ensure some stability for numbers of clients seen over time.
- v. Effective links *within* to the provider organisation, to make the most of management and administrative support, to create opportunities for cross-referrals (such as between projects / funding streams), and to ensure that more junior staff benefit from working with the more experienced advisers on the project.
- vi. Making effective use of project data, to review gaps or areas of shortfall and to take remedial action (such as re-allocating adviser time between locations), and using methods of client evaluation that include some measures of distance travelled, in addition to ‘satisfaction’ with the service.

6.5 The impact and outcomes from the programme

The evaluation showed that partner staff consistently valued the outreach money advice service and saw the benefits for their clients. The provision was widely perceived to have had immediate benefits for financially excluded clients, by deploying a higher level of advice expertise than was previously available, and relating money issues to their wider personal circumstances. This was often found to be the case even where referral numbers were relatively low.

There were limits to the extent to which impact and outcomes could be verified without consulting with clients directly. Much of this evidence is anticipated to come from the parallel evaluation of client outcomes that has been commissioned by the LSRC, and its own work using both monitoring data and closed client case data specifically collected for this purpose. However, some of the reported impacts from outreach money advice were found to include the following:

Impacts on provision and partnerships

- The projects commonly *raised awareness of the role of money advice amongst host or partner organisations*, many of whom had little or no previous experience of the sector. Partner staff consistently reported that having a regular presence for money advisers in their offices made them more likely to refer clients in the future. This impact was less evident where bookings were made on a remote basis, or where there was little direct or continuing contact between client and partner staff.
- The cumulative evidence from the evaluation suggests that the programme *widened access to money and debt advice, where it had not previously been available*. The relationship with partner agencies was commonly found to be the key success factor in widening access, particularly when working within organisations in the justice system where there was often acute under-supply, and sometimes in very rural areas where adviser time accessed more remote locations. Access was less consistently widened where the location was not actively publicised to the intended target groups.
- The projects were widely reported to have *improved the quality of debt and money advice available to clients, via outreach venues*. Partner staff routinely identified being more confident that their clients' money issues were more accurately assessed, and that a higher level of expertise was brought to bear. This impact was thought to be higher for more complex cases involving multiple debts, where benefits entitlements were not fully being accessed, or where tribunal representation was

required. Partners were usually less likely to offer partial advice on their clients' behalf as a result of the project, and to make a referral instead.

Outcomes for beneficiaries

- Project staff consistently observed that they were able to *alleviate clients' personal stress, at times of crisis*. This was the case in a wide cross-section of different settings. Staff believed that stress was alleviated by contacting creditors and taking rapid action to maximise clients' income, thereby helping them regain control over their situation. The ability to provide a fast referral to expert advice was thought to be the key success factor. Project staff reported that clients would previously disengage at such crisis points if there was a waiting list, or turn to doorstep lenders.
- Project staff less routinely identified that the outreach money advice had *removed financial barriers preventing clients from accessing other services*. Some projects reported brokering access to affordable credit where clients were previously unaware of available options, or taking action with regard to housing benefit overpayments, where debts prevented tenants in temporary accommodation from being re-housed. Where achieved, the success factor was the ability to work closely with partner staff to make a full assessment of the clients' needs. These outcomes were less commonly observed where the advice work was undertaken in isolation from the partners' service.

As highlighted previously, the considerable successes of the pilot projects in meeting partners' and clients' needs are offset by the collective under-performance of the 22 pilot projects against the casework targets that were set by the LSC. The interview evidence identified a number of contributory factors that help account for this under-performance. These were as follows:

Factors relating to staffing capacity and project embedding

A first set of factors related to the process of setting-up the projects. These included:

- Most of the projects encountered periods of running below capacity for adviser time, which had a knock-on effect for achieving case targets. This was mainly the case at the start of the programme due to difficulties in recruiting experienced advisers, but was also due to periods of staff absence and (in one case) staff turnover.
- Project staff were unfamiliar with the LSC monitoring systems, and there were some early gaps and inaccuracies in the recording of data as a result. In some instances, this led to the true numbers of new cases being under-recorded.

- Further delays were incurred at the start of the project, due to venues proving unsuitable and delays between the initial publicity and actual referrals.

Factors relating to the nature of work with financially excluded clients

A second set of factors were found to be common to working with financially excluded clients. These included:

- A high proportion of the money advice involved casework, at 69% of all new cases in the period up to and including November 2007. This was mainly because financially excluded clients were reported by provider staff to have routinely presented with complex or multiple financial problems, which had often been left to accumulate over time.
- A high proportion of clients 'did not attend' appointments. This incurred travel time on the part of the money adviser that could not be recorded, and made it necessary to schedule further appointments with the same client. There is some evidence that strategies to address non-attendance became more effective as the programme progressed; and,
- Difficulties were reported in accessing paperwork in outreach locations. Clients infrequently arrived with the correct documents. This required extra appointments to be made, including home visits (where 'do not attends' were an issue).

Factors relating to certain types of projects and methods

A final set of factors affecting performance were found to relate to the work of certain types of projects, including:

- Project staff consistently encountered greater difficulties in justifying the adviser time where the outreach locations served a mainly *static population*. This included some work in Children's Centres and hostels, where a small core group of service users were found to provide limited scope for offering regular appointments.
- There were particular challenges for working in *prison environments*. Multiple issues were found, including: remote locations; difficulties with access due to high levels of security; different regimes and staff attitudes to external support; and often poor continuity between custodial and community stages. There was a need to balance the high demand in many prisons, with the resource intensity of working there.

These sets of factors combined to present often challenging circumstances for delivering outreach money advice. Even when the more routine factors relating to any new pilot programme, such as staffing, monitoring issues and problems with locations are taken out,

it is evident that there were *particular* challenges for working with financially excluded groups. This largely supports the views of project staff, that there was some degree of mismatch between the contractual targets, which were adapted from mainstream advice work, and the actual time and resource inputs required for the programme. The extent of this mismatch must of course be further explored during the remainder of the evaluation.

6.6 Mainstreaming outreach money advice

The findings outlined in this section have a number of implications for the wider rollout of outreach money advice, as the provision is embedded within the BERR pilot projects and rolled-out in prisons through joint investment from the Ministry of Justice and Financial Inclusion Fund. It is evident that this type of provision is relatively high cost, as it requires experienced money advisers to work with clients who project staff reported to have often complex personal issues implicated in their money problems, but generates low case outputs in return for the investment. The case for offering this type of work rests largely with two main arguments:

- the evident *high level of demand* in certain settings, including prisons and courts, and acute under-supply that the projects were able to demonstrate; and
- the potential level of *impact* from tackling financial exclusion where its effects are the most pronounced, by offering a targeted and sustained service.

The combined evidence from phase one and two of the Money Advice Outreach Evaluation shows that the first of these criteria – the level of *demand* for the service – is now fairly well established. Considerable latent demand was reported in courts and prisons in particular, whilst the level of need for specialist casework amongst financially excluded clients was typically reported to be acute by the money advisers who recorded this.

This report has further helped to demonstrate the emerging *impact* of outreach money advice provision, from the perspective of partners and providers. Further evidence is available from the phase three impact report, and from an assessment of the cost effectiveness of the projects using closed case client data, conducted by the LSRC.

It is also clear that the ***funding model and targets*** for outreach money advice must be further reviewed in the post-programme period.

The evaluation has shown that delivering money advice outreach was time and resource intensive, and that meeting the needs of very ‘hard to reach’ clients was often at odds with meeting project quotas for numbers of new cases and casework hours. Most pilot projects had taken steps to offset the lower numbers of the most vulnerable or hard to reach

financially excluded clients, by boosting throughput at other venues where regular new clients were assured. These checks and balances sometimes helped to achieve a service that met the needs of the hardest to reach, whilst maintaining a viable service model.

The key implication is that targets for money advice outreach must be considered as part of the wider range of advice services for any given provider, to make them realistic. The evaluation suggests that servicing only the hardest to reach financially excluded clients is unlikely to be a cost effective model for most provider organisations that operate on a competitive funding basis. In policy terms, this means the following:

- The evaluation findings support the measures that are set-out within the HM Treasury's Financial Inclusion Action Plan, for introducing a dedicated outreach component to the BERR face-to-face projects alongside existing capacity-building work; and developing prison-focussed money advice within NOMS's finance, benefit and debt pathway for tackling re-offending. Each of these initiatives has a focus on developing outreach money advice in a joined-up way - alongside other advice and non-advice provision.
- The evaluation findings also support the development of outreach money advice within an integrated advice model, of which Community Legal Advice Centres (CLACs) and Community Legal Advice Networks (CLANs) provide an example. This type of model has the potential benefit of providing the economies of scale that are clearly needed for sustaining money advice outreach, alongside a range of other social welfare services.

Annex One: A summary of the pilot projects

The Money Advice Outreach Pilot Projects

In early 2006, the Legal Services Commission (LSC) awarded contracts to 20 organisations to establish money advice outreach pilot projects in England and Wales. A further two organisations were awarded contracts in July 2006. This annex provides brief details about each of the pilot projects, in alphabetical order.

Action for Employment (A4E)

A4E is a private sector business that delivers employment and skills training, adult education and business support. It received funding for 7.5 full-time equivalent debt advisers and its pilot project delivered advice through three strands of work:

- prisoners and young offenders in five prisons and one young offender institution in the south west of England;
- welfare benefit claimants in West Wales and the Valleys, in partnership with Jobcentre Plus, community centres, housing providers and care and support agencies;
- people living in deprived areas of Northumbria, working mainly with family support services and housing providers.

Birmingham Money Advice and Grants (BMAG)

BMAG is an anti-poverty agency that provides social work and legal advice services. It worked with Birmingham Credit Union Development Agency (BCUDA) to deliver advice at four outreach venues that were credit union collection points, and via an employment agency. BMAG received funding for two full-time equivalent debt advisers, one of whom was based at BMAG, the other at BCUDA. BCUDA withdrew in August 2007, but the adviser transferred to BMAG by TUPE and was retained for the duration of the project.

Calderdale CAB and Calderdale Credit Union

This joint project received funding for two full-time equivalent debt advisers to deliver advice across a largely rural area. It worked with a range of partners to deliver advice at Children's Centres, housing providers, Jobcentre Plus, community centres and other Citizens Advice Bureaux.

Cambridge and District CAB

In this project, debt advice was delivered alongside an existing outreach service that aimed to encourage take-up of welfare benefits. With 1.5 full-time equivalent debt advisers, it operated in a range of settings including CAB offices, community centres, libraries and housing offices.

Camden CAB

Camden CAB operated one of the few office-based pilot projects. Debt advice was delivered from its two offices by two full-time equivalent advisers. This was reduced to 1FTE from July 2007 following staffing problems. Its partners included a local authority job brokerage scheme and a credit union, and it also took clients that were referred from other projects within the CAB.

Citizens Advice Offender Support Services

Citizens Advice Offender Support Services is a regional initiative that provides debt, welfare and benefits advice to people in prison and on probation. It initially received funding for 5.5 full-time equivalent advisers to deliver advice in around 10 prisons and through the Probation Service in the south east of England. This was later reduced to 3.5 full-time equivalent advisers.

Community Links

Community Links is a charity that runs community-based projects in East London, including education and training programmes and advice and advocacy services. It received funding for two full-time equivalent advisers and delivered advice through Children's Centres, housing providers, county courts and the Connexions service.

Dudley District CAB

With funding for two full-time equivalent advisers, Dudley and District CAB provided advice at a wide range of venues including Children's Centres, housing providers, hostels, the probation service, credit unions, community projects and a local authority one-stop shop.

East Yorkshire CAB and Boothferry CAB

Funding was initially received for two full-time equivalent debt advisers, with a third added in June 2007. The project had two strands of work. The main strand was an office-based service which delivered advice through a network of video-link portals across a largely rural area. There were over 35 portals located around the local authority area, some of them standalone facilities and others situated in places like local authority customer service centres, libraries, Jobcentres, and GP surgeries. The video-link service was co-ordinated and run from East Yorkshire CAB, which also provided a central point of contact by telephone. A second strand of the project involved face-to-face advice provided at outreach venues including a GP surgery and other CAB offices; home visits are carried out if necessary. This element of the project was co-ordinated and run from Boothferry CAB.

Halton District CAB

This was also an office-based project with two full-time equivalent debt advisers. Referrals were made to the project advisers (and other advisers within the CAB) by partner organisations including credit unions, housing providers and Children's Centres using an online referral system. Advice was mainly delivered at the CAB's two offices, with home visits where necessary.

Hammersmith and Fulham CAB and Shepherds Bush Advice Centre

This was initially a joint project between a CAB and a local authority advice agency, but by mutual agreement was transferred solely to the CAB in January 2007. It received funding for two full-time equivalent debt advisers, one covering the north of the borough, the other the south. They mainly provided outreach advice through housing providers.

Leicester Money Advice

Leicester Money Advice is an independent debt advice and support service. It received funding for two full-time equivalent project advisers, and advice was delivered at a local prison and a young offender institution, as well as two community finance organisations, a hostel and a housing support service.

Macclesfield CAB

This project had one full-time equivalent debt adviser and delivered outreach advice at Children's Centres, a prison, Jobcentre Plus and local authority customer service centre. In the second year of delivery, the venues expanded to include a library and county court.

Oldham Metropolitan CAB

With one full-time equivalent adviser post, this project provided outreach debt advice at Children's Centres, community centres and an estate-based housing office.

Phoenix Enterprises

Phoenix Enterprises is a limited company that mainly provides training and development programmes to help long-term unemployed people get back into work. It was awarded a contract to provide money advice outreach in July 2006. It initially received funding for two full-time equivalent debt advisers, with a third adviser added in 2007. . Money advice was delivered at advice at outreach venues in South Yorkshire including a prison, housing offices, hostels and Jobcentre Plus. It also provided outreach through home visits and at its own offices.

Rights Project

The Rights Project is a local authority information and advice service based in Newcastle-upon-Tyne. Funding was initially received for a 0.5 full-time equivalent debt adviser in July

2006, but this was extended to a full contract in April 2007. Outreach debt advice was delivered at a Children's Centre and a family support service, and the project also took clients at its own offices and in their own home if necessary. Over the course of the programme, the project established a range of referral partners including a community health project and a tenancy support project.

St Ann's Welfare Rights Advice Group (SAWRAG)

SAWRAG is an independent advice and information service based in Nottingham. It received funding for two full-time equivalent advisers, with a third secured during the second year of the project. Outreach money advice was delivered through two strands of work:

- Families with children: debt advice was delivered at outreach venues including Children's Centres, a housing office, community centre, GP surgery and library.
- Prisoners, defendants and their families: debt advice was mainly delivered in partnership with a youth offending team and magistrates' courts, and with links to local homelessness and sex worker projects. A lot of advice was provided in people's homes.

Shelter Cymru

Shelter Cymru is a large housing and homelessness charity. It received funding for one full-time equivalent debt advice post, half of which was funded by the LSC, the other half by Newport City Council. The adviser delivered outreach money advice from a housing office based on a deprived estate in Newport.

Stockton and District Advice Service

This CAB received funding for two full-time equivalent advisers and delivered outreach advice at Children's Centres and tenancy support offices.

Warrington District CAB

With one full-time equivalent adviser, this project delivered outreach advice mainly at credit unions. Other project partners included Children's Centres and the Probation Service.

Wigan CAB

This CAB received funding for one full-time equivalent adviser. Outreach advice was provided mainly through estate-based housing surgeries and Children's Centres, Family Resource Centres and another local Employment and Regeneration project.

Ynys Mon CAB

Based in Anglesey, this CAB was awarded a contract for one full-time adviser. Outreach advice was provided mainly through community centres, with referrals from a range of partners including local authority rent officers and voluntary and community based agencies.

Annex Two: Interview numbers by type of staff / partner organisation

Numbers of interviews by type of staff / partner organisation

	Case studies (depth interviews)	Follow-up phase (depth interviews)
Representatives from pilot projects		
Project coordinators/managers	10	18
Money advisers	21	2
Representatives from partner organisations		
<i>Housing services</i>	6	1
<i>Family support services</i>	6	3
<i>Organisations in the criminal justice system</i>	4	1
<i>Community finance organisations</i>	4	0
<i>Other community-based organisations</i>	9	3

Annex Three: Pilot project data collection fields

Money advice outreach programme: project data collection fields

Hours	
Casework hours	Non-casework hours
Clients	
Number of clients seen	Number of cases opened
Number of clients financially excluded	Number of cases closed
Level of work undertaken	
General help	Representation
Casework	Other
Case Outcomes (record when case closed)	
Total level of debt reported	Total level of debt resolved
CLIENT BREAKDOWN	
Gender	
M	F
Age	
Under 17	35-49
17-24	50-64
25-34	65+
Ethnicity	
White – British	Asian or Asian British - Bangladeshi
White – Irish	Asian or Asian British - other Asian background
White - other white background	Black or Black British - Caribbean
Mixed - White & Black Caribbean	Black or Black British - African
Mixed - White & Asian	Black or Black British - other Black background
Mixed - And other mixed background	Chinese
Asian or Asian British - Indian	Other
Asian or Asian British - Pakistani	
Disability	
Disability / long-term illness (Y/N)	
Benefits	
JSA (income-based)	Incapacity benefit
JSA (contribution-based)	Carers' allowance
Housing Benefit	Guaranteed pension credit
DLA / attendance allowance	Council tax benefit
Income support	

Tax Credits	
Working tax credit	Child tax credit (at maximum rate)
Housing tenure	
Own outright	Rent free
Buying home (mortgage etc)	Hostel
Shared ownership	Prison
Social tenant	Homeless
Private tenant	Other
Marital status	
Single	Divorced
Married / cohabiting / civil partnership	Separated
Widowed	
Dependents	
Children – 0	Children - 4+
Children - 1-3	Adult dependants (for whom client is carer)
Employment status	
Unemployed	Student
Self-employed	Retired
Part-time	Incapacity
Full-time	Other
Type of debt	
Rent	Maintenance / child support
Mortgage	Gas
Other secured loans	Electricity
Court fines	Other utilities
Council tax	Non-priority debts
Financial exclusion indicators	
No bank account held	Priority debts
No savings held	Income <£14,500
High interest credit held	

Annex Four: Method statement

The evaluation required a mainly ***process-oriented model***, but with attention to emerging impacts. The work programme was divided into two stages – a main evaluation stage, culminating in an interim report; and a follow-up stage, to update the evidence and produce the final evaluation report. Chronologically, the main tasks were as follows:

1. Main evaluation stage

- familiarisation;
- piloting;
- fieldwork; and
- analysis and interpretation.

2. Follow-up stage

- dissemination event for providers
- preparatory work
- fieldwork
- summative analysis of project MI
- final reporting

The two stages are detailed in turn, below.

Main evaluation stage

A. Familiarisation

The initial familiarisation work was conducted between September and October 2006. This aimed to establish key background information on the policy initiative, programme and projects, and to inform the development of a more detailed evaluation framework to underpin the following stages of work.

The familiarisation involved the following methods and tasks:

Policy synthesis

A synthesis was first undertaken of material on the overall policy programme, to produce a high-level framework for the evaluation. This helped to locate the programme within the

wider context of the government's strategy to promote greater financial inclusion. It further contributed to the later development of lessons learned and recommendations.

Interviews with key stakeholders

To supplement the existing material, seven short telephone interviews were conducted with key stakeholders, that is, members of the CLS Policy Team, and the project board.

The interviews focussed on the strategic development and implementation of the programme. A topic guide was developed for this purpose, drawing upon the policy initiative material as well as discussions with the LSRC and LSC.

Telephone survey of the pilot projects

Building on from the data gathered from the tender documents and the monitoring information. Short telephone interviews were conducted with the manager or co-ordinator of each of the 22 projects. The interviews focussed on the main issues faced in setting up and implementing the project, and how they have tried to overcome any problems that have arisen in the first six months.

The telephone survey provided an opportunity to:

- gather an overview of the scale and scope of implementation issues, and of the solutions developed;
- find out if there have been any significant changes in individual projects, compared with the aims and objectives set out in their tender documents, and the reason for these changes;
- gather information on the key features of the projects and inform the sample design; and,
- engage all of the projects in the evaluation at an early stage, promoting its benefits and starting the process of dissemination.

The interviews were carried out by the research team using a semi-structured questionnaire and lasted between 15 and 20 minutes each.

Topic guide design for the fieldwork

Semi-structured topic guides were designed for the purpose of interviewing staff from each of the pilot projects. Sets of topic guides were tailored to reflect the type and level of involvement of key staff in each project, and included versions for; project managers, money advisers, and representatives from partner organisations.

The core topics comprised the following, which were then tailored to each project based on information from the telephone interviews and documentary analysis:

- the setting up, running and delivery of projects, and the extent to which they reach the target groups;
- differences in the experience of the above depending on provider type, delivery method and outreach location;
- reasons for the success or failure of all aspects of the projects, from recruiting the right staff to attracting the 'right' service users (ie. from the desired demographic);
- problems, both general and those inherent to specific location types, and how they can be mitigated;
- methods and locations that worked particularly well;
- best practice;
- how issues change over time; and
- improvements that could have been made to the LSC initial management of the projects, and that could be made at later stages.

Sampling for the fieldwork

A cross-section of eight pilot projects was selected for the in-depth research. This provided sufficient *numbers* of projects to capture the range of different delivery models and outreach locations, whilst enabling *depth* of information to be collected for each. A series of key criteria were applied for this purpose, which included:

- evidence of operational activity - a cross-check to the telephone interview, to make sure that the projects were up-and-running and had not changed unrecognisably from bid stage;
- partnership and networking - attention to a mix of new and pre-existing partnerships, and projects that are more / less focussed on a particular sector or types of location;
- model of delivery - to get a mix of peripatetic and office-based outreach services;
- thematic coverage – rather than specifying exact 'types of location', the categories are thematic so that they cover a range of possible location types that might service the needs of particular target groups facing particular circumstances;
- geographical / urban rural mix

On the basis of these criteria, the eight pilot projects selected for fieldwork visits were:

- i. Action for Employment (A4E)
- ii. Calderdale CAB and Calderdale Credit Union

- iii. East Yorkshire CAB and Boothferry CAB
- iv. Halton CAB
- v. Leicester Money Advice
- vi. Shelter Cymru
- vii. St Ann's Welfare Rights Advice Group
- viii. Ynys Mon CAB

B. Piloting

A pilot exercise was conducted with two of the projects in November 2006. The projects were: St Ann's Welfare Rights Advice Group and Shelter Cymru.

The pilots gave an opportunity to establish the degree of fit for purpose of the interview topic guides. Given the priority to collect depth of information, however, full length interviews were conducted with the project manager and money advisers for the two pilots plus shorter interviews with partner organisations.

Two days of fieldwork interviewing was conducted for each. All of the core project staff were interviewed on a face-to-face basis, with partners interviewed using a mix of face-to-face and telephone interviews. The findings were written up in the same format as per the main fieldwork stage, and incorporated in the analysis for the year one report.

C. Fieldwork

The main fieldwork stage comprised a series of six case study visits to each of six pilot projects. An average of three days' interviewing time was allocated, with some adjustment based on the size and scope of each project and the numbers of partner organisations and locations. This work took place between November 2006 and February 2007.

The interview schedule for each of the case study visits comprised; face to face interviews with the project manager and each of the project money advisers, and a mix of face-to-face and telephone interviews with (between four and ten) partner representatives. A total of 30 project staff (including debt advisers and project managers) and 30 representatives from partner organisations were interviewed over the course of the fieldwork phase.

The interviews were conducted within the ethical guidelines for ECOTEC and the PFRC, including informed consent and confidentiality, and storage of information in accordance with the Data Protection Act. Where the interviews were recorded and transcribed, participants were provided with the opportunity to opt-out if required and were fully informed of the intended use of the transcription data.

D. Analysis and Interpretation

The interim evaluation report was based on the interpretation and analysis of the varied sources of evidence collected during the evaluation process. A structured approach was taken, to cross-check primary and secondary data sources, and strategic and operational. The interim findings were presented to the LSRC, with an Executive Summary made available to the pilot projects for comment.

E. Dissemination event for providers

A dissemination event was designed and run by ECOTEC and PFRC at the mid-point of the project (July 2007). The event was made open to pilot project representatives and a cross-section of partner organisations from the different types of outreach locations.

The main aim of the event was to facilitate discussion about the interim report findings, and to clarify key issues to emerge thus far. Two workshops were held on the day, for which the delegates divided into smaller groups to debate a series of structured discussion points, followed by feedback to the whole group. The workshop themes were:

- Engaging hard to reach groups; and,
- Mainstreaming

The event was attended by 26 delegates. A short dissemination event report was produced and circulated to all of the pilot projects, following the event (August 2007).

Follow-up stage

F. Preparatory work

The preparatory work for the follow-up stage comprised;

- an initial meeting with the LSRC to gain an overview of policy and programme developments and focus the evaluation for phase two; followed by
- a short desk-based review of the latest monitoring data for the 22 pilot projects.

This information was used to update the evaluation framework, and to adjust the interview topic guides for project staff to respond to emerging areas of interest for the evaluation. A further set of topic guides were designed for interviews with partner representatives.

G. Fieldwork

The follow-up fieldwork comprised two sets of semi-structured interviews, which were conducted during the period September to November 2007. The details are as follows:

The first set of interviews was with representatives from each of the pilot projects. Having focussed on eight pilot projects in depth for the case studies in phase one, the aim was to factor-in the full range of approaches that exist within the programme. The interviews lasted between 45 minutes and 1 hour using a semi-structured topic guide, with a mix of telephone (e.14 pilot projects) and face-to-face (e. 8 pilot projects). The face-to-face interviews were selected on the basis of pilot projects showing the greatest potential for detailed discussions on impact and added value, based on the qualitative monitoring data. A total of 20 out of the 22 pilot projects opted to participate in this stage of the evaluation.

The second set of interviews was with a cross-section of partner representatives. For continuity, partner organisations were sampled to ensure representation from all five of the outreach categories highlighted in the interim report. A total of 10 interviews were conducted, using a mix of telephone / face to face methods. The interviews lasted between 30 and 45 minutes, with a focus on the benefits of money advice outreach for their service.

H. Summative analysis of project Monitoring Information (MI)

The project Monitoring Information at final reporting stage comprised the following:

- Provider monthly (quantitative) for the period March 2006-November 2007, with summary statistics for each of the criteria in the MI template (see Annex Three); and,
- Provider quarterly (qualitative) reports for the period April – December 2007 only, to follow-on consecutively from the qualitative reports that were analysed at interim stage.

The qualitative data was used to cross-check and update the interview findings about the current venues and partners, for the 22 pilot projects. It also provided an additional source of information regarding key issues and learning points from the pilot programme.

The quantitative data was first subjected to a validity check, to identify any data gaps that might affect the robustness of the analysis. A high proportion of the pilot projects did not

return their MI for March 2006, so this was excluded from the monthly analysis. Frequency tables were then produced from the consolidated data, to plot trends for the following:

- i. Case work / non-casework hours
- ii. Numbers of clients seen
- iii. Numbers of clients financially excluded
- iv. Numbers of cases opened / closed
- v. Level of work undertaken (general help, casework, representation, and other)
- vi. Total levels of debt reported
- vii. Advice sought before (yes / no)
- viii. Disability and long-term illness
- ix. Outcomes achieved for the client (value £)

The tabulated data was used to produce top line statistics for the final report.

I. Final reporting

At final reporting stage, the additional qualitative and quantitative data from the follow-up phase were incorporated into the interim report. These data provided the basis for validating and / or extending the phase one findings.

The project monitoring data provided the background factual information and informed the substantive sections of the report. Information from the transcripts was then transferred to thematic grids, forming the basis of the analysis. This approach allowed for the rigorous interpretation of qualitative data from a range of sources. Second tier analytical grids were produced from this, to structure the key themes for reporting – at crosscutting level and on the basis of different types of pilot locations. This information was used to check and update the interim report and to produce the final conclusions for the evaluation.

Annex Five: References

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